

# Inventor Search

Set	Items	Description
S1	2	E3,E4,E6 [none relevant]
? show files		
File 347:JAPIO Oct 1976-2002/Aug(Updated 021203)		
(c) 2002 JPO & JAPIO		
File 348:EUROPEAN PATENTS 1978-2002/Dec W03		
(c) 2002 European Patent Office		
File 349:PCT FULLTEXT 1979-2002/UB=20021219,UT=20021212		
(c) 2002 WIPO/Univentio		
File 350:Derwent WPIX 1963-2002/UD,UM &UP=200282		
(c) 2002 Thomson Derwent		
File 371:French Patents 1961-2002/BOPI 200209		
(c) 2002 INPI. All rts. reserv.		

12/5/1 (Item 1 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2002 Thomson Derwent. All rts. reserv.

014867904 \*\*Image available\*\*  
 WPI Acc No: 2002-688610/200274

**Information intermediation system**

Patent Assignee: LOCUS CP LTD (LOCU-N)

Inventor: CHOI B J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002037980	A	20020523	KR 200068011	A	20001116	200274 B

Priority Applications (No Type Date): KR 200068011 A 20001116

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002037980	A	1	G06F-017/60	

Abstract (Basic): KR 2002037980 A

NOVELTY - An information intermediation system is provided to collect and manage the personal information of an Internet user and to provide the information for the customer management to a vendor.

DETAILED DESCRIPTION - The system comprises an information processing server(100) collecting the personal information of the Internet user while the user performs web surfing and storing the collected information in a customer profile database(110), providing the information to the vendor after processing to the CRM(Customer Relationship Management) customer information necessary for the vendor and providing a server tool application program(130) managing the personal information to the user, an Internet user terminal(300) having a user tool application program(310) including a user profile management module, a log information collection agent module, an automatic log - in registration/modification module, an e-mail management module, an assert management module and an electronic payment module, and a vendor terminal(200) having a vendor tool application program(210) including a customer acquiring service module, a target marketing service module, a CRM operation service module and a research service module.

pp; 1 DwgNo 1/10

Title Terms: INFORMATION; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/2 (Item 2 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
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014772656 \*\*Image available\*\*  
 WPI Acc No: 2002-593362/200264

XRPX Acc No: N02-470959

**Electronic authentication system for E-commerce, stores payment result data received from collection agent terminal in payment information database**

Patent Assignee: TEIKOKU DATABANK NET COMMUNICATION KK (TEIK-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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JP 2002099719 A 20020405 JP 2000331492 A 20000925 200264 B

Priority Applications (No Type Date): JP 2000331492 A 20000925

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002099719 A 10 G06F-017/60

Abstract (Basic): JP 2002099719 A

NOVELTY - A collection agent terminal transmits the payment result data to a server when recognized claim data is received from the server. The server stores the received payment result data in a payment information database.

USE - For e-commerce.

ADVANTAGE - Improves security level.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of electronic authentication system. (Drawing includes non-English language text).

pp; 10 DwgNo 1/2

Title Terms: ELECTRONIC; AUTHENTICITY; SYSTEM; STORAGE; PAY; RESULT; DATA;

RECEIVE; COLLECT; AGENT; TERMINAL; PAY; INFORMATION; DATABASE

Derwent Class: P85; T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G09C-001/00; H04L-009/32

File Segment: EPI; EngPI

12/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014710209 \*\*Image available\*\*

WPI Acc No: 2002-530913/200257

XPX Acc No: N02-420388

**Computing device operating method in cooperative peering network for online trading, involves establishing contact with several peers which are subject of supervision and support role**

Patent Assignee: RAEKANET LTD (RAEK-N)

Inventor: BLACKBURN S; FELTIN E; NELSON C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2369468	A	20020529	GB 200128069	A	20011122	200257 B

Priority Applications (No Type Date): GB 200028474 A 20001122

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

GB 2369468 A 103 G06F-017/60

Abstract (Basic): GB 2369468 A

NOVELTY - A computing device acting as super peer is made to establish contact with several peers which are subject of supervision and support role for providing supervision and support.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Method of operating peer-to-peer network; and

(2) Computing device operating system.

USE - For operating computing devices such as personal digital assistants, mobile telephones, web TV, personal computers in cooperative peering network for online trading application.

ADVANTAGE - The super peer has the ability to contact other instances running on other user's PCs without reference to a server.

Processes various files on a device so as to generate a dynamic database of products potentially available for sale. Creates opportunities for the host of the network to add value to transactions in the form of acting as a witness to transactions, **certifying** users, managing auction and group negotiations, providing escrow services, **certifying** quality of goods, arbitrating and resolving disputes, **collecting debts**.

DESCRIPTION OF DRAWING(S) - The figure shows a screen display produced to facilitate transactions.

pp; 103 DwgNo 4a/6

Title Terms: COMPUTATION; DEVICE; OPERATE; METHOD; COOPERATE; NETWORK; TRADE; ESTABLISH; CONTACT; SUBJECT; SUPERVISION; SUPPORT; ROLE

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014492663 \*\*Image available\*\*

WPI Acc No: 2002-313366/200235

XPX Acc No: N02-245996

**Online payment collection method for electronic commerce, involves collecting payment information corresponding to all agencies affiliated to online shop, based on their authentication data**

Patent Assignee: NTT COMMUNICATION WEAR KK (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002092377	A	20020329	JP 2000284006	A	20000919	200235 B

Priority Applications (No Type Date): JP 2000284006 A 20000919

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002092377	A	13	G06F-017/60	

Abstract (Basic): JP 2002092377 A

NOVELTY - Each payment agency (21) affiliated to an online shop (11) is assigned with an authentication data for collecting payments from a payment distribution terminal (31). The payment information corresponding to the **agencies** are **collected** and stored by a **collection agent** of the shop using the assigned **authentication data**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Online payment collection system;
- (b) Online payment collection program;
- (c) Recorded medium storing online payment collection program;
- (d) Payment collection agent

USE - For collecting on-line payments for electronic commerce.

ADVANTAGE - Improves efficiency of online payment by using payment agencies and collection agent.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the online payment collection system. (Drawing includes non-English language text).

Online shop (11)

Payment agency (21)

Payment distribution terminal (31)



pp; 13 DwgNo 2/12  
Title Terms: PAY; COLLECT; METHOD; ELECTRONIC; COLLECT; PAY; INFORMATION;  
CORRESPOND; SHOP; BASED; AUTHENTICITY; DATA  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

12/5/5 (Item 5 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014251697 \*\*Image available\*\*  
WPI Acc No: 2002-072397/200210  
XRPX Acc No: N02-054123

**Contents distribution system encrypts user discrimination information and toll password when price collection agent server receives digital content from specified server**

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE )  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001325458	A	20011122	JP 2000141911	A	20000515	200210 B

Priority Applications (No Type Date): JP 2000141911 A 20000515

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001325458	A		9 G06F-017/60	

Abstract (Basic): JP 2001325458 A

NOVELTY - An encryption device (11) encrypts the user discriminative information and toll information purchasing **password**, when price **collection agent** server (4) receives digital contents from a server (2). The encrypted information are transmitted to an user terminal (10) through **internet**. The terminal decodes the received information using toll **password** as key.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Contents delivery method;
  - (b) Contents receiving method;
  - (c) Contents billing method;
  - (d) Recorded medium containing contents receiving program
- USE - Contents distribution system.

ADVANTAGE - Maintains secrecy and prevents unauthorized utilization of information transmitted to user terminal by encrypting the transmitted information.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of contents distribution system. (Drawing includes non-English language text).

Server (2)  
Price collection agent server (4)  
User terminal (10)  
Encryption device (11)  
pp; 9 DwgNo 1/5

Title Terms: CONTENT; DISTRIBUTE; SYSTEM; USER; DISCRIMINATE; INFORMATION;  
TOLL; PASSWORD; PRICE; COLLECT; AGENT; SERVE; RECEIVE; DIGITAL; CONTENT;  
SPECIFIED; SERVE  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
International Patent Class (Additional): G06F-013/00  
File Segment: EPI

12/5/6 (Item 6 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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011776236 \*\*Image available\*\*  
WPI Acc No: 1998-193146/199817  
Related WPI Acc No: 1994-315932; 1996-187976; 2000-270263  
XRPX Acc No: N98-152923

**Automated computer-based authorised draft system on financial accounts -  
using software hard coding of payee identification data so that payee  
data appearing on drafts cannot be readily modified by person gaining  
access to input**

Patent Assignee: POLLIN R E (POLL-I)  
Inventor: POLLIN R E  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5727249	A	19980310	US 92959930	A	19921015	199817 B
			US 96625295	A	19960401	

Priority Applications (No Type Date): US 92959930 A 19921015; US 96625295 A  
19960401

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5727249	A		22	G06F-003/00	Div ex application US 92959930 Div ex patent US 5504677

Abstract (Basic): US 5727249 A

A draft, payable to the creditor and drawn on the payor's checking account, pursuant to the payor's authorization is generated. The draft is then executed by the debt collector as authorized signatory for the payor, and deposited into the payee's account to complete payment. The automated system has a simple input screen which receives the necessary information for generation of the draft, which may be read to the system operator over the telephone by the authorizing payor.

The system **verifies** the bank and account information by comparing the input information to records in a database associated with the system. Optionally, the system may also generate an inquiry to the bank to determine the availability of funds in the payor's account. When **verification** is complete, the system generates a paper bank draft payable to the payor, using MICR ink so that the draft can be processed in the banking system like an ordinary check. The signature block of the draft is made for the **collection agent** 'as authorized signatory for' the payor.

USE - For collecting funds from customer's checking account, when authorised without requiring that executed check be mailed to payee and generating authorised drafts on number of financial accounts belonging to number of different recipients.

ADVANTAGE - Provides security measures for preventing fraudulent draft production. Avoids disadvantages of cash-on-delivery and eliminates delay in completion of transaction inherently required if customer must mail cheque to seller to initiate shipment of goods. Improves access to mail order goods and services for those without credit card. Reduces postage costs by generating draft at payee location rather than at payor location, and prevents lost mail by providing immediate delivery of draft to payee.

Dwg.8/10

Title Terms: AUTOMATIC; COMPUTER; BASED; AUTHORISE; DRAFT; SYSTEM;  
FINANCIAL; ACCOUNT; SOFTWARE; HARD; CODE; IDENTIFY; DATA; SO; DATA;

APPEAR; DRAFT; READY; MODIFIED; PERSON; GAIN; ACCESS; INPUT  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-003/00  
File Segment: EPI

12/5/7 (Item 7 from file: 347)  
DIALOG(R)File 347:JAPIO  
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07376764 \*\*Image available\*\*  
DTD MANAGEMENT SYSTEM AND METHOD FOR XML, DTD DISTRIBUTION SYSTEM AND  
METHOD OF XML, AND PROGRAM

PUB. NO.: 2002-245264 [JP 2002245264 A]  
PUBLISHED: August 30, 2002 (20020830)  
INVENTOR(s): KOJIMA KAZUTOSHI  
APPLICANT(s): HITACHI INFORMATION SYSTEMS LTD  
APPL. NO.: 2001-041990 [JP 20011041990]  
FILED: February 19, 2001 (20010219)  
INTL CLASS: G06F-017/60; G06F-012/00

#### ABSTRACT

PROBLEM TO BE SOLVED: To realize efficient delivery of DTD of XML, to promote utilization of XML for electronic commercial transactions and to promote spreading of the electronic commercial transaction by the Internet.

SOLUTION: In the DTD management/delivery device 1, a metadata (attribute of DTD) at a DTD management is transferred to XML by a DTD index rule 11 and a DTD **collection agent** 12 to carry out collection and management of DTD. Making the management program complex is avoided, and correction is facilitated. When the DTD is delivered, only the difference is delivered by a DTD delivery agent 14 to shorten a time required for the delivery. A **certification** check of a delivery side is carried out to enhance a security.

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12/5/8 (Item 8 from file: 347)  
DIALOG(R)File 347:JAPIO  
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07079308 \*\*Image available\*\*  
PAY INFORMATION TRANSMITTING METHOD AND DEVICE

PUB. NO.: 2001-306955 [JP 2001306955 A]  
PUBLISHED: November 02, 2001 (20011102)  
INVENTOR(s): TAKIGAWA DAISUKE  
SUZUKI TAKEYA  
KATSUTA AKIRA  
OZAWA HIDEAKI  
APPLICANT(s): NIPPON TELEGR & TELEPH CORP (NTT)  
APPL. NO.: 2000-128238 [JP 2000128238]  
FILED: April 27, 2000 (20000427)  
INTL CLASS: G06F-017/60; G06F-003/16; G06F-015/00; G06F-017/30;  
H04M-003/42; H04M-003/50

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide a pay information transmitting method and device for allowing a trader who provides pay information to appropriately

collect a pay information fee without making a WWW site reader transmit any individual information through an on-line.

SOLUTION: When a PC 107 of a user 101 performs access through an Internet 105 to a WWW server 110 of a pay information provider 102, the telephone number of the pay information provider 102 is returned to the user 101. When a user terminal dials the telephone number from a telephone set 109, and the user terminal is connected through a pay dial charging system 112 of a fee **collecting agent** 103 to a voice responding device 111 of the pay information provider 102, the user is informed of a **password** with a voice from the voice responding device 11. When the user inputs the **password**, the **WWW** server 110 receives the **password**, and at the time of **authenticating** that the **password** is correct, the **WWW** server 110 transmits pay information to the user terminal.

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Set	Items	Description
S1	21	DEBT?(3N)COLLECT?
S2	1001696	DATABASE? ? OR DATA()BASE? ? OR COMPUTER? ? OR NETWORK? OR ONLINE? OR ON()LINE? OR INTERNET OR WEB OR WWW
S3	21	(OWE? ? OR OWING) (3N) (MONEY OR FUND? ? OR MONIES OR DEBT? ? OR CASH)
S4	44	S3 OR DEBT?(5N)COLLECT?
S5	2199	S4 OR COLLECT?(3N)AGEN?
S6	247	S5 AND IC=G06F
S7	185	S6 AND S2
S8	19	S7 AND (VERIF? OR AUTHENTICAT? OR CERTIF? OR LOGON? ? OR L- OGIN? ? OR LOG? ?()IN OR LOG? ?()ON OR PASSWORD? ? OR PASS()W- ORD? ?)
S9	135	S6(S)S2
S10	8	S9(S) (VERIF? OR AUTHENTICAT? OR CERTIF? OR LOGON? ? OR LOG- IN? ? OR LOG? ?() (IN OR ON) OR PASSWORD? ? OR PASS()WORD? ?)
S11	8	IDPAT (sorted in duplicate/non-duplicate order)
S12	8	IDPAT (primary/non-duplicate records only)

? show files

File 347:JAPIO Oct 1976-2002/Aug(Updated 021203)  
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File 350:Derwent WPIX 1963-2002/UD,UM &UP=200282  
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File 371:French Patents 1961-2002/BOPI 200209  
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12/5,K/4 (Item 4 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
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00949143

**BUSINESS SYSTEM FOR DEFAULTING MORTGAGES**

**SYSTEME COMMERCIAL UTILE EN CAS DE DEFAULT DE PAIEMENT D'HYPOTHEQUES**

Patent Applicant/Assignee:

IPN HOLDINGS PTY LTD, 9 Primwood Court, Samford Valley, QLD 4520, AU, AU  
 (Residence), AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LAIDLAW Ian Thomas, 9 Primwood Court, Samford Valley, QLD 4520, AU, AU  
 (Residence), AU (Nationality), (Designated only for: US)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200282206 A2 20021017 (WO 0282206)  
 Application: WO 2002IB2220 20020405 (PCT/WO IB0202220)  
 Priority Application: AU 302701379 20010405; CA 2343702 20010411; US  
 2001283073 20010411

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
 KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
 RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

**English Abstract**

A method and a system for managing a defaulting mortgage between a mortgagor and mortgagee including in combination, a webserver hosting a third party provider website contactable by a universal resource locator through a user system, the third party website providing instructions to the user; an identification encrypted password and property address for property subject to sale, which provides access for any of the users, and provides up to date monitoring of the progress of the sale and information necessary for parties to make ongoing decisions with respect to the sale; a database management component adapted to allow input and retrieval of user information and other data stored on the database, wherein in operation, by logging onto the website and following instructions provided, a property owner can engage the third party to intervene on the property owner's behalf with respect to the property owner's mortgage and conduct preparations necessary for and to sell the mortgaged property, and to negotiate with a mortgagee for the discharge of the defaulting mortgage; a database component adapted to store information provided by the user with information relating to the mortgage payout figure; a database component adapted to store information provided by the user and other data by linking with websites providing access to insurance companies, brokers, financial planners and builders.

**Legal Status (Type, Date, Text)**

Publication 20021017 A2 Without international search report and to be republished upon receipt of that report.

**Detailed Description**

... a user system, the third party website providing instructions to the user; an identification encrypted **password** and property address for property subject to sale, which provides access for any of the the sale;

a **database** management component adapted to allow input and retrieval of user information and other data stored on the **database** , wherein in operation, by logging onto the website and following instructions provided, a property owner...

...propertyY7 and to negotiate with a mortgagee for the discharge of the defaulting mortgage; a **database** component adapted to store information provided by the user with information relating to the mortgage payout figure; a **database** component adapted to store information provided by the user and other data by linking with...

#### Claim

... a user system, the third party website providing instructions to the user; an identification encrypted password and property address for property subject to sale, which provides access for any of the...

...and information necessary for parties to make ongoing decisions with respect to the sale; a **database** management component adapted to allow input and retrieval of user information and other data stored on the **database** , wherein in operation, by logging onto the website and following instructions provided, a property owner...property, and to negotiate with a mortgagee for the discharge of the defaulting mortgage; a **database** component adapted to store information provided by the user with information relating to the mortgage payout figure; j a **database** component adapted to store information provided by the user and other data by linking with...

12/5,K/6 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00944717

#### METHOD AND SYSTEM FOR OFFERING DEBT RECOVERY PRODUCTS TO A CUSTOMER PROCEDE ET SYSTEME CONCUS POUR PROPOSER DES PRODUITS DE RECOUVREMENT DE DETTES A UN CLIENT

Patent Applicant/Assignee:

CAPITAL ONE FINANCIAL CORPORATION, 2980 Fairview Park Drive, Falls Church, VA 22042, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

BASS Scott, 11904 Glen Gary Court, Richmond VA 23233, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P., 1300 I Street N.W., Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200277761 A2 20021003 (WO 0277761)

Application: WO 2002US8428 20020320 (PCT/WO US0208428)

Priority Application: US 2001812831 20010321

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM  
Main International Patent Class: G06F  
Publication Language: English  
Filing Language: English  
Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 6931

English Abstract

Methods and systems for offering debt recovery products to customers having delinquent accounts are disclosed. A debt recovery service retrieves delinquent account information corresponding to a customer. Based on the retrieved delinquent account information, the debt recovery service determines a set of debt recovery product that corresponds to one of the set of debt recovery offers. The debt recovery service then creates a debt recovery account for the customized debt recovery product.

Legal Status (Type, Date, Text)

Publication 20021003 A2 Without international search report and to be republished upon receipt of that report.

Detailed Description

... going to a customer center operated by debt recovery service 102.

Upon receiving the customer **login** /account number, **web** server 202 located at debt recovery service 102 forwards the number to an account **database**, such as account **database** 204 in FIG. 2. The customer **login** /account number is used as the I 1 basis of a query to the account **database** to retrieve delinquent account information corresponding to the customer (Step 308). Delinquent account information may...

...debt recovery service 102 may contact credit bureaus II 2, credit issuers 108A- 108N, or **debt collection agencies** I I OA- I 1 ON, to gather further I 0 information on the customer...

12/5,K/14 (Item 14 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00911741 \*\*Image available\*\*

**EFFICIENT PRESENTMENT AND PAYMENT OF BILLS**  
**PRESENTATION EFFICIENTE ET PAIEMENT DE FACTURES**

Patent Applicant/Inventor:

CONLOW James, 6010 Skyline Blvd., Oakland, CA 94611, US, US (Residence),  
US (Nationality)

Legal Representative:

BEVERLY Brian (agent), Suite 2360, One Kaiser Plaza, Oakland, CA 94612,  
US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200244863 A2-A3 20020606 (WO 0244863)

Application: WO 2001US46700 20011203 (PCT/WO US0146700)

Priority Application: US 2000250814 20001201

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE



SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 14254

#### English Abstract

A system and method for direct presentment and clearance of bills generated in a hierarchal business organization over a network of computers (210) comprises a hierarchal business organization having a plurality of tiers of entities related by common business interests (110, 120, 130, 140, 150, 160), the tiers including billing entities, each billing entity in contractual relation with a hiring entity in a superior tier of the organization, the hierarchal business organization including at least one paying entity, the system providing for direct billing by each billing entity to a central business process administrator (170), direct payment to each entity by the business process administrator, and for associated inspection of the entity's work and clearance of mechanic's liens.

Legal Status (Type, Date, Text)

Publication 20020606 A2 Without international search report and to be republished upon receipt of that report.

Search Rpt 20021128 Late publication of international search report

Republication 20021128 A3 With international search report.

#### Claims

...by any local jurisdiction. Retention: Billing entities and paying entities frequently agree that portions of monies owed to billing entities for each billing period may be withheld from the 1 5 progress... Each template is organized into informational fields coordinated with the structure of data sets in computer memory. The templates are populated with information appropriate for the recipient and the purpose of...

12/5,K/29 (Item 29 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00824208 \*\*Image available\*\*

SYSTEM FOR ORGANIZING AND OPERATING "GYE" ON NETWORK

SYSTEME SERVANT A ORGANISER ET A EXECUTER UNE OPERATION <= GYE >= SUR UN RESEAU

Patent Applicant/Inventor:

KU Bon-Suk, Suite 401 Woosung Characterville 467-18 467-18, Dogok-dong, Gangnam-gu, Seoul 135-270, KR, KR (Residence), KR (Nationality)

Legal Representative:

PARK Kyungwan (et al) (agent), Park Kyungwan. Kim Sungho Patent & Law

Office, Trade Tower, 23th floor #2306 Samsung, 159-1, Gangnam, Seoul  
135-729, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200157751 A1 20010809 (WO 0157751)

Application: WO 2001KR146 20010202 (PCT/WO KR0100146)

Priority Application: KR 20005085 20000202; KR 200075377 20001212

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: Korean

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11841

English Abstract

The present invention relates to a method for operating "Gye" on a network where operator, banks, and insurance companies are connected. The method comprises the steps of registering a user as a member of the "Gye" by the operator, establishing an account through the network, selecting a desired one among a plurality of "Gyes" and an order for the desired one by the user, moving money from the account to an account owned by the operator periodically with a predetermined period, moving premium to the insurance company, moving money from the account of the operator to the accounts of members with the amount in accordance with the selected "Gye" with the order selected by the users, moving premium and interest from the accounts of members who won the "Gye" to the account of the operator periodically with a predetermined period, and moving the premium to the insurance company.

Legal Status (Type, Date, Text)

Publication 20010809 A1 With international search report.

Publication 20010809 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Claim

... selecting a product. However, if the product is an undisclosed one, the member should input **password** in order to see detailed information of each product. A member selects one product in...

...the money from the insurance company, putting the member's property under provisional attachment or **collecting** the **debt** payments (930). Putting the property under provisional attachment and **collecting** the **debt** payments can be exercised by Gye members. However, it is desirable ...

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00805498      \*\*Image available\*\*

**METHOD AND SYSTEM FOR PERFORMING MONEY TRANSFER TRANSACTIONS**

**PROCEDE ET SYSTEME POUR EFFECTUER DES TRANSACTIONS DE TRANSFERT D'ARGENT**

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 401 Hackensack Avenue, Hackensack, NJ 07601, US,  
US (Residence), US (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

STOUTENBURG Earney E, 90 E. Burgundy Drive, Highland, CO 80126, US, US  
(Residence), US (Nationality), (Designated only for: US)  
SEIFERT Dean A, 20315 Vista Circle, Parker, CO 80134, US, US (Residence),  
US (Nationality), (Designated only for: US)

Legal Representative:

STUENKEL Mark E (et al) (agent), Brooks & Kushman, 1000 Town Center,  
Twenty-Second Floor, Southfield, MI 48075, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139093 A1 20010531 (WO 0139093)

Application: WO 2000US41572 20001023 (PCT/WO US0041572)

Priority Application: US 99427249 19991026

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

International Patent Class: G06K-005/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6694

**English Abstract**

A method of performing a send money transfer transaction through a financial services institution includes storing transaction details on a data base, wherein the transaction details include a desired amount of money to be sent; establishing a code that corresponds to the transaction details stored on the data base; entering the code into an electronic transaction fulfilment device in communication with the data base to retrieve the transaction details from the data base; and determining a collect amount based on the transaction details. A system (10) for performing a send money transfer transaction is also disclosed.

Legal Status (Type, Date, Text)

Publication 20010531 A1 With international search report.

Publication 20010531 A1 Before the expiration of the time limit for  
amending the claims and to be republished in the  
event of the receipt of amendments.

Examination 20011011 Request for preliminary examination prior to end of  
19th month from priority date

Claim

...SCC AND PRINCIPAL AMOUNT TO AGENT 108  
1 --1  
AGENT CONNECTS ELECTRONIC TERMINAL TO HOST **COMPUTER** 1 1 0  
AGENT ENTERS SCC AND PRINCIPAL 112  
AMOUNT INTO ELECTRONIC TERMINAL  
1  
HOST **COMPUTER** VALIDATES SCC AND PRINCIPAL AMOUNT 114  
116 118  
IF SCC AND PRINCIPAL AMOUNT IF SCC AND/OR  
VALIDATED, HOST **COMPUTER** PRINCIPAL AMOUNT  
RETURNS COLLECT AMOUNT NOT VALIDATED, HOST  
120 **COMPUTER** RETURNS 1 ERROR MESSAGE  
SENDER **VERIFIES** PROPER TRANSACTION TO 119  
DETAILS AND **COLLECT** AMOUNT  
**AGENT** AND/OR  
122 SENDER CONTACTS  
**AGENT COLLECTS COLLECT** CSR TO RESOLVE AMOUNT FROM. SENDER  
AND ENTERS COLLECT AMOUNT INTO ELECTRONIC TERMINAL  
124  
ELECTRONIC TERMINAL SENDS PAYMENT CONFIRMATION  
126  
1  
OST **COMPUTER** RECORDS  
TRANSACTION AS `SENT`  
128 7  
ELECTRONIC TERMINAL  
PRINTS RECEIPT  
/ 4  
SENDER PROVIDES TRANSACTION DETAILS...  
  
...ARE ENTERED INTO ELECTRONIC TERMINAL  
1  
ELECTRONIC TERMINAL RETRIEVES PERTINENT 214  
TRANSACTION DETAILS FROM HOST **COMPUTER** , AND HOST **COMPUTER** PROVIDES  
**COLLECT** AMOUNT  
1  
**AGENT COLLECTS COLLECT** AMOUNT FROM SENDER AND 216  
ENTERS AMOUNT TENDERED INTO ELECTRONIC TERMINAL  
1  
ELECTRONIC TERMINAL SENDS PAYMENT 218 CONFIRMATION TO HOST **COMPUTER**  
1  
HOST **COMPUTER** RECORDS TRANSACTION AS `SENT` 220 AND SENDS CONFIRMATION TO  
ELECTRONIC TERMINAL ELECTRONIC TERMINAL PRINTS RECEIPT...

12/5,K/48 (Item 48 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00733745 \*\*Image available\*\*  
METHOD AND SYSTEM FOR PROVIDING A USER WITH INTEGRATED INTERACTIVE ACCESS  
TO PRODUCTS AND SERVICES  
METHODE ET SYSTEME PERMETTANT DE FOURNIR A UN UTILISATEUR L'ACCES  
INTERACTIF INTEGRE A DES PRODUITS ET SERVICES

Patent Applicant/Assignee:

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(Nationality)

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MILLER Mary, 111 Elm Street, Roslyn Heights, NY 11577, US

SHAPIRO Arlene, Apartment 11-E, 410 West 24th Street, New York, NY 10011,  
US

Legal Representative:

MARCOU George, Kilpatrick Stockton LLP, Suite 800, 700 13th Street, N.W.,  
Washington, DC 20005, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200046732 A1 20000810 (WO 0046732)

Application: WO 2000US2670 20000202 (PCT/WO US0002670)

Priority Application: US 99118427 19990202; US 99143797 19990714

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-019/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 17413

English Abstract

A system and method for providing integrated interactive access to at least one business functionality makes use of computer software and hardware and allows the user to access a service provider's hosted application (S1) and enter a selection for at least one business functionality (S5, S7). The user is provided interactive access to the selected business functionality (S8) via the service provider's hosted application and via links, for example, from the service provider's hosted application to one or more third parties' hosted applications. In addition, the selected business functionality is automatically integrated for the user, for example, with one or more other business functionalities of the user.

Legal Status (Type, Date, Text)

Publication 20000810 A1 With international search report.

Publication 20000810 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Examination 20001102 Request for preliminary examination prior to end of 19th month from priority date

Detailed Description

... for an embodiment of the present invention includes shipping and mailing

tools, printing services, and **debt collection**. A further example of such a group of business functionalities includes **on - line** recruiting, **employee verification** and screening, payroll, retirement plan, job posting, salary data, and temporary employees. An additional example...

Claim

... DEBT COLLECTIONS PRODUCTS  
246 ON-LINE FILE BACKUP - J  
SUBSTITUTE SHEET (RULE 26)  
629 Microsoft **Internet Explorer** - [Working Offline]  
0 File Edit View Go Favorites Help  
FIGn 41 @= - =@ - & Q n Q...

12/5,K/49 (Item 49 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00579183 \*\*Image available\*\*

**METHOD AND SYSTEM FOR REAL-TIME CONTRACTS, ADMINISTRATION, AND FINANCIAL CONTROL TO PROCESS ELECTRONIC CREDIT APPLICATIONS AND INSURANCE SERVICES VIA A GLOBAL COMMUNICATIONS NETWORK**

Patent Applicant/Assignee:

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Post Office Box 26131, Greensboro, NC 27402-6131, US, US (Residence),  
US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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NORRIS Sherry, 6504 River Hills Drive, Greensboro, NC 27410, US, US  
(Residence), US (Nationality), (Designated only for: US)  
ASHBY Keith, 6340 Armsby Road, Clemmons, NC 27012, US, US (Residence), US  
(Nationality), (Designated only for: US)  
LITTLE Angela, 3550 Cedar Post Road, Winston-Salem, NC 27127, US, US  
(Residence), US (Nationality), (Designated only for: US)  
GORBEA Dale, 605 Pepperidge Road, Lewisville, NC 27023, US, US  
(Residence), US (Nationality), (Designated only for: US)  
DELOOZE Jan, 393 Clubhouse Court, Apartment 2E, High Point, NC 27265, US,  
US (Residence), NL (Nationality), (Designated only for: US)  
FREIBERG Richard, 1633 Kesteven Road, Winston-Salem, NC 27127, US, US  
(Residence), US (Nationality), (Designated only for: US)  
JOYCE Neil, 3209-H Stoneburg Court, Greensboro, NC 27409, US, US  
(Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

CALKINS Charles (et al) (agent), Kilpatrick Stockton LLP, 1001 West  
Fourth Street, Winston-Salem, NC 27101, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200042556 A2 20000720 (WO 0042556)  
Application: WO 2000US884 20000113 (PCT/WO US0000884)  
Priority Application: US 99115667 19990113

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 21400

English Abstract

Legal Status (Type, Date, Text)

Declaration 20011018 Late publication under Article 17.2a

Republication 20011018 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

...due and payable to the Creditor and its successors and assigns, from I Buying a ("Debtor"), whether now owing or hereafter contracted, absolute or contingent, including all liabilities or obligations that Debtor has incurred...

...from other dealings by which the Creditor may become in any manner a creditor of Debtor (collectively the "Obligations"). This Guaranty is a continuing guaranty and shall not be considered wholly or...two (2) witnesses...

12/5,K/54 (Item 54 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00344642

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC,

Inventor(s):

GINTER Karl L,

SHEAR Victor H,

SPAHN Francis J,

VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY  
KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF  
CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G06F-001/00

International Patent Class: G06F-17:60

Publication Language: English

Fulltext Availability:

- Detailed Description

- Claims

Fulltext Word Count: 207972

#### English Abstract

The present invention provides systems and methods for electronic commerce including secure transaction management and electronic rights protection. Electronic appliances such as computers employed in accordance with the present invention help to ensure that information is accessed and used only in authorized ways, and maintain the integrity, availability, and/or confidentiality of the information. Secure subsystems used with such electronic appliances provide a distributed virtual distribution environment (VDE) that may enforce a secure chain of handling and control, for example, to control and/or meter or otherwise monitor use of electronically stored or disseminated information. Such a virtual distribution environment may be used to protect rights of various participants in electronic commerce and other electronic or electronic-facilitated transactions. Secure distributed and other operating system environments and architectures, employing, for example, secure semiconductor processing arrangements that may establish secure, protected environments at each node. These techniques may be used to support an end-to-end electronic information distribution capability that may be used, for example, utilizing the "electronic highway".

Main International Patent Class: G06F-001/00

International Patent Class: G06F-17:60

Fulltext Availability:

- Detailed Description

#### Detailed Description

... end-user organizations, individuals,  
and content and/or appliance distributors. VDE also securely  
supports the **payment** of **money owed** (including **money owed** for  
content and/or appliance usage) by one or more parties to one or  
more...



18/5,K/6 (Item 6 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01339020

**COLLECTING METHOD BY INFORMATION PROCESSOR, AND ORDERING METHOD OR SALE METHOD**

**PATENT ASSIGNEE:**

CANON KABUSHIKI KAISHA, (542362), 30-2, Shimomaruko 3-chome, Ohta-ku  
Tokyo 146-8501, (JP), (Applicant designated States: all)

**INVENTOR:**

SHIBA, Rikio, 65-1-402, Kamimarukotenjincho, Nakahara-ku, Kawasaki-shi,  
Kanagawa 211-0007, (JP)

NAGATSUKA, Takayuki, 1628-105, Kizuki, Nakahara-ku, Kawasaki-shi,  
Kanagawa 211-0025, (JP)

SHIMIZU, Yukihiro, 16-28-301, Fujimi 4-chome, Urayasu-shi, Chiba 279-0043  
, (JP)

**LEGAL REPRESENTATIVE:**

Bockelen, Rainer et al (76512), Patentanwalt Tiedtke-Buhling-Kinne &  
Partner, TBK-Patent Bavariaring 4, 80336 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1215611 A1 020619 (Basic)  
WO 200159638 010816

APPLICATION (CC, No, Date): EP 2001904417 010214; WO 2001JP1018 010214

PRIORITY (CC, No, Date): JP 200035937 000214; JP 200035938 000214

DESIGNATED STATES: DE; FR; GB; IT

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

**ABSTRACT EP 1215611 A1**

Collection methods of toner cartridges involve stores or manufactures dispatching recovery vehicles, users taking toner cartridges to stores, or users sending toner cartridges by packing them in special boxes, but all these methods are troublesome and costly. To deal with this situation, an ordering screen provided to the user who orders goods via an Internet contains an entry field for specifying whether to use a **collection service** for the goods to be ordered. When this field is filled in and the information as to whether to use the **collection service** is transmitted, a main server calculates expected collection quantities based on the transmitted information and then draws up collection plans based on the calculated information.

ABSTRACT WORD COUNT: 116

**NOTE:**

Figure number on first page: 0006

**LEGAL STATUS (Type, Pub Date, Kind, Text):**

Application: 011010 A1 International application. (Art. 158(1))

Application: 011010 A1 International application entering European  
phase

Application: 020619 A1 Published application with search report

Examination: 020619 A1 Date of request for examination: 20020215

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

**FULLTEXT AVAILABILITY:**

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200225	2631
SPEC A	(English)	200225	11228
Total word count - document A			13859
Total word count - document B			0

Total word count - documents A + B 13859

INTERNATIONAL PATENT CLASS: G06F-017/60

...ABSTRACT orders goods via an Internet contains an entry field for specifying whether to use a **collection service** for the goods to be ordered. When this field is filled in and the information as to whether to use the **collection service** is transmitted, a main server calculates expected collection quantities based on the transmitted information and...

18/5,K/12 (Item 12 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00903215

**Computerized healthcare accounts receivable purchasing, collections, securitization and management system**

PATENT ASSIGNEE:

The Pharmacy Fund Inc., (2186470), 680 Fifth Avenue, New York, New York 10019, (US), (applicant designated states: FR;GB;IT;LU)

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LEGAL REPRESENTATIVE:

Waldren, Robin Michael (55602), MARKS & CLERK, 57-60 Lincoln's Inn Fields, London WC2A 3LS, (GB)

PATENT (CC, No, Kind, Date): EP 825544 A1 980225 (Basic)

APPLICATION (CC, No, Date): EP 96306185 960823;

PRIORITY (CC, No, Date): EP 96306185 960823

DESIGNATED STATES: FR; GB; IT; LU

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 825544 A1

The present invention is a computerized method and system for financing health care service providers, especially pharmacies, by evaluating and purchasing their accounts receivables, scoring the creditworthiness of payors and obligors such as insurance companies, self-insured employers, health maintenance organizations, preferred provider organizations, government agencies, and other entities sponsoring groups and individuals receiving health care benefits, collecting on receivables, securitizing receivables, managing funds, and processing and reconciling claims and payments.

ABSTRACT WORD COUNT: 71

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 980225 A1 Published application (A1with Search Report  
;A2without Search Report)

Examination: 980225 A1 Date of filing of request for examination:  
960912

Change: 981104 A1 Designated Contracting States (change)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
----------------	----------	--------	------------

CLAIMS A	(English)	9809	2157
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SPEC A	(English)	9809	24823
--------	-----------	------	-------

Total word count - document A	26980
-------------------------------	-------

Total word count - document B	0
-------------------------------	---

Total word count - documents A + B	26980
------------------------------------	-------

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION of the System Operator and the SPVs. This summary data is also provided to a **collection agency** to facilitate collections activity, further described below. Cash disbursement information is also input into the...see FIGURES 45B-45C for a report in one embodiment, and reconciliation items; For a **collection agency**, which, in one preferred embodiment is the Health Management System ("HMS"), and for the securitization...

...non-receipts (actuals), and adjustment charge backs, payment-RA discrepancies, and reconciliation items for the **collection agency** only. This information is passed to the **collection agency** for collection planning purposes, and to securitization management for cash flow and forecasting and other...

...the payor via invoice and/or reconciliation statement, to the System Operator, and to the **collection agency**.

Amounts received according to the lock box input, and amounts due but not received, are also reported to the System Operator, the **collection agency**, and securitization management. The reconciliation file is updated to reflect the current status of cumulative...of any differences and any funds that are due to the System Operator, and a **collection agency** such as HMS is directed to collect those funds. The predefined protocols are sets of...

...of telephone calls.

To facilitate the collection process, in this embodiment CHARMS interfaces with the **collection agency**'s system and transmits information from the payor and obligor profile databases and accounts receivables information including new receivables and resolution of old items. In addition, CHARMS provides the **collection agency**, based on the set of predefined protocols, with collection alerts, collection issues, collection management reports...

18/5,K/13 (Item 13 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00435351

Financial data processing system using payment coupons.

Verarbeitungssystem fur finanzielle Daten mit Zahlscheinen.  
Systeme de traitement de donnees financieres utilisant des coupons de  
paiement.

PATENT ASSIGNEE:

REMITTANCE TECHNOLOGY CORPORATION, (1287680), 17682 Mitchell No 203,  
Irvine, California 92714, (US), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

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LEGAL REPRESENTATIVE:

Williams, Trevor John et al (37752), J.A. KEMP & CO. 14 South Square  
Gray's Inn, London WC1R 5LX, (GB)

PATENT (CC, No, Kind, Date): EP 481135 A1 920422 (Basic)

APPLICATION (CC, No, Date): EP 90311349 901017;

PRIORITY (CC, No, Date): EP 90311349 901017

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G07F-007/10; **G06F-015/30** ; B42D-015/00

CITED PATENTS (EP A): US 4948174 A; US 4270042 A; EP 29733 A; GB 2221189 A

CITED REFERENCES (EP A):

IBM TECHNICAL DISCLOSURE BULLETIN. vol. 19, no. 5, October 1976, NEW YORK  
US pages 1917 - 1919; c.f. earley: "bill payment transfer system";

ABSTRACT EP 481135 A1

There are disclosed herein methods and systems for affecting the accounting functions of debiting and crediting a bank's account records, a payor's bank account records and a corporation's accounts receivable or balance forward records with their customer's payments, and are based on the ability of a payment coupon with appropriate payor's authorization and necessary pre-printed machine readable data to create a variety of multi-function transactions. By combining all of the required data elements in a single payment coupon document at either the time of preparation or at the time of receipt of the payment coupon by the corporation, the requirement for subsequent redundant, labor intensive processes are eliminated. The single payment coupon becomes a multi-functional document which generates the transaction to effect the customer's accounts receivable or balance forward, the negotiable instrument to (1) credit the corporation's bank account and (2) debit the customer's bank account while creating a complete audit trail and accountability at each separate processing level. (see image in original document)

ABSTRACT WORD COUNT: 166

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920422 A1 Published application (A1with Search Report  
;A2without Search Report)

Examination: 921216 A1 Date of filing of request for examination:  
921020

Withdrawal: 931208 A1 Date on which the European patent application  
was withdrawn: 931014

\*Withdrawal: 931215 A1 Date on which the European patent application  
was withdrawn (change): 931014

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	1285
SPEC A	(English)	EPABF1	7716
Total word count - document A			9001

Total word count - document B 0  
Total word count - documents A + B 9001

...INTERNATIONAL PATENT CLASS: G06F-015/30

...SPECIFICATION credit bureaus. For example, letters can automatically be prepared and sent to the payor and collection agencies informing them of delinquency and other credit information.

The payee can communicate with individual segments...

18/5,K/33 (Item 33 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00878899 \*\*Image available\*\*

SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM INVOLVING THE  
COLLECTION OF PAYMENTS

SYSTEME ET PROCEDE DESTINES A ADMINISTRER UNE PROGRAMME FINANCIER  
IMPLIQUANT L'ENCAISSEMENT DES PAIEMENTS

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VA  
23230, US, US (Residence), US (Nationality)

Inventor(s):

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NUTT LaMont H, 924 Amherst Lane, Virginia Beach, VA 23464, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,  
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200213118 A1 20020214 (WO 0213118)

Application: WO 2001US41646 20010810 (PCT/WO US0141646)

Priority Application: US 2000224234 20000810; US 2001773539 20010202

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 24728

English Abstract

A system for administering a financial program (102) involves the collection of payments. The system includes a debit system for coordinating the administration of the financial program, which includes interface logic for allowing a user to interact with the debit system (110), and batch processing logic for performing batch processing

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9/5/1 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09124832

companies in taipei to experiment 'electronic invoice' in sept

TAIWAN: ELECTRONIC INVOICE TRIAL FOR 1 YEAR  
China Economic News (AMH) 24 Jun 1999  
Language: ENGLISH

Enterprises or large companies which have not escaped payment or owed tax to the Taiwanese government in the past two years are qualified to apply electronic identificaton **certificates** to the Ministry of Finance. The **certificates** allow the successful applicants to issue electronic invoices on **Internet** to other enterprises during the trial period from 1 September 1999 to the end of August 2000. The new facility can save time and operational costs.

COMPANY: INTERNET

EVENT: General Management Services (26);  
COUNTRY: Taiwan (9TAI);

9/5/2 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

06695396

Blenheim debt agency first on Net with credit checking

NEW ZEALAND: NEW INTERNET SERVICE BY CREDITMENS  
NZInfoTechWeekly (XXX) 28 Sep 1998 R.1  
Language: ENGLISH

The first **Internet** credit-checking service for individuals' reporting has been launched in New Zealand by Blenheim **debt collection agency** Creditmens. The new service is aimed at finance companies and retailers, which uses a Kiwi-made encryption system to deliver consumer credit card details on the **Internet**. The Java-based system offers security from **Web** browser through to the server, with a consumer **database** of 145,000 records and daily updates of 3,000 records. Creditmens will compile the daily customer information from its Wellington, Christchurch, Dunedin, Nelson, Auckland and Blenheim branches. Customers can apply to the Creditmens service, where a **logon** is given for **Web** site connections at a NZ\$ 4 cost per **Internet** credit query. The credit queries are cheaper and faster than dial-up or fax services, which makes it suitable for retail outlets.

COMPANY: CREDITMENS; INTERNET  
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);  
Consumer Finance Institutions (6140); Databases (7375DA);  
EVENT: Product Design & Development (33);  
COUNTRY: New Zealand (9NEZ);

9/5/3 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC

associated with the financial program. The system further includes at least one support system coupled to the debit system for handling an aspect of the administering of the financial program, and for communicating with the debit system. The system further includes a data storage (109) for storing data tables (114) used by the debit system in the administration of the financial program. The data storage also includes a representation of information as maintained by a retired system previously used for administering the financial program. In a preferred embodiment, the financial program is an insurance program with payment due dates occurring weekly or monthly.

Legal Status (Type, Date, Text)

Publication 20020214 A1 With international search report.

Publication 20020214 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... policies. A technical solution that does not adequately address the unique features of these "frequent- collection " services is apt to provide a system that is inefficient, error-prone, and/or cumbersome to

...

18/5,K/41 (Item 41 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00859510 \*\*Image available\*\*

**METHOD AND SYSTEM FOR PROVIDING AN ONLINE COLLECTIONS SERVICES MARKETPLACE  
PROCEDE ET SYSTEME PERMETTANT D'OFFRIR UN MARCHE DE SERVICES DE  
RECouvreMENT EN LIGNE**

Patent Applicant/Assignee:

COLLECTIONS CONNECTIONS INC, 1850 N. Circulo de la Cienega, Tucson, AZ  
85715, US, US (Residence), US (Nationality)

Inventor(s):

HAYS David Allen, 1850 N. Circulo de la Cienega, Tucson, AZ 85715, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,  
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200193166 A1 20011206 (WO 0193166)

Application: WO 2001US17501 20010531 (PCT/WO US0117501)

Priority Application: US 2000207951 20000531; US 2001866730 20010530

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English  
Filing Language: English  
Fulltext Availability:  
    Detailed Description  
    Claims  
Fulltext Word Count: 4997

#### English Abstract

An on-line marketplace (120) for entities providing **collection services** (101) and those requesting **collection services** (105) is presented, see figure 1. The web-site of the present invention may assist Clients (105) in identifying the most effective set of Providers (101) in connection with the characteristics of their receivables. The present invention may also provide a method for rating the effectiveness of the collection companies as well as a method for rating the quality of the receivables where Clients may evaluate and select one or more appropriate Providers. A database of collected receivables, data mining techniques, or neural networks may be used to examine a set of receivables and determine a set of **collection services** for an optimal return. A client may select one or more providers based on a self selection process, an optimization process, an auction process.

#### Legal Status (Type, Date, Text)

Publication 20011206 A1 With international search report.  
Publication 20011206 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.  
Examination 20020321 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: **G06F-017/60**

Fulltext Availability:  
    Detailed Description  
    Claims

#### English Abstract

An on-line marketplace (120) for entities providing **collection services** (101) and those requesting **collection services** (105) is presented, see figure 1. The web-site of the present invention may assist ...

...networks may be used to examine a set of receivables and determine a set of **collection services** for an optimal return. A client may select one or more providers based on a...

#### Detailed Description

... and other types of debts, many businesses or individuals occasionally or regularly consult third-party **collection services**, performed by third-party agencies, collection attorneys, or other entities.

Traditionally, marketing for **collection agencies** involves banks of telephone solicitors calling hundreds of businesses each and every day, on the offhand chance they might have a current need for **collection services**. Oftentimes, attorneys or other entities passively wait for potential clients to come in the door...

...entities. This reduces the amount of competition and bargaining, which



results in higher charges for **collection services** .

Currently, companies or other entities find it difficult, if not impossible, to compare service providers...

...Summary of the Invention

The present invention provides an on-line marketplace for entities providing **collection services** and those requesting **collection services** through a web-site. The website may assist clients in identifying the most effective set...

...an individual, group of individuals, company, commercial enterprise, attorney, law firm and other entity requesting **collection services** from the present invention. A Provider may include an individual, group of individuals, company, commercial enterprise and other entity (e.g., a collection entity, a collection company, etc.) providing **collection services** through the present invention. The present invention may also provide a method for rating the...

...networks may be used to examine a set of receivables and determine a set of **collection services** for an optimal return. In another example, an auction function associated with the present invention...

...Brief Description of the DraMiM

FIG. 1 is a diagram of an overview of a **collection services** system according to an embodiment of the present invention.

FIG. 2 is a flowchart of...

...Preferred Embodiments

The present invention provides a method and system for marketing, comparing, and purchasing **collection services** from **collection agencies** , attorneys and other entities.

Other operations and features may also be provided. In addition, the present invention may provide potential Clients the ability to investigate the qualifications of **collection service** Providers and the opportunity to choose from several selection alternatives and qualified service Providers on...

...contingent rate or other limitations.

FIG. 1 illustrates an overview of an example of a **collection services** system according to an embodiment of the present invention. One or more Providers 101 and one or more potential or current Clients 105 may access **Collection Services** System 120 through the Internet 110. **Collection Services** System 120 may include various modules, such as Link to Regulation Agencies 122, Search Module...

...134 and Other Module 136. Membership Database 140 may include information related to third-party **collection agencies** , collection attorneys, companies and other entities or participants. Rating Database 142 may include rating information...Other information may also be stored in Membership Database 140. Rating Database 142 may store **collection agency** /lawyer ratings, Client ratings, paper ratings, and other ratings information.

Link to Regulation Agencies Module...Other limitations may also be enforced by the Client or other party. For example, a **collection agency** may request to be removed from consideration of bids from one or more specified Clients...

Claim

... characteristics.

. A method for providing an online collections services marketplace to enable Providers to offer **collection services** to one or more Clients, comprising the steps of subscribing with an online collections services system...

...17 A system for providing an online collections services marketplace to enable Providers to offer **collection services** to one or more Clients, comprising: a subscription module for subscribing with an online collections...

18/5,K/44 (Item 44 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00853821

**METHOD AND APPARATUS FOR MANAGING ACCOUNTS RECEIVABLE CLAIMS**

**PROCEDE ET APPAREIL PERMETTANT DE GERER DES CREANCES DE COMPTES DE DEBITEURS**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,  
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1  
, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, Suite 211, 2570 Matheson  
Blvd., East, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186524 A2 20011115 (WO 0186524)

Application: WO 2001IB838 20010430 (PCT/WO IB0100838)

Priority Application: US 2000562666 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10752

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20011115 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Examination 20020131 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... a web-enabled

Accounts Receivable System (ARS) provides a full range of trade receivables Credit & **Collection services** including credit evaluation, credit granting, customer collection and account reconciliation, remittance processing, application and banking...12, which perform specific tasks. ARS 30 manages full range of trade receivables credit and **collection services** involving credit evaluation credit granting, customer collection and account reconciliation, remittance receipt, application processing, banking...to display invoice detail.s.

Overall, ARS 10 provides a full range of credit and **collection services** for trade receivables including credit evaluation, credit granting, customer collection and account reconciliation, payment receipt...credit officers 230 and are, in various instances, placed for collection 760 with an outside **collection agency** and/or lawyer prior to the request for bad debt authorization. By this, an independent...

...bad debt monitoring who, on a routine basis, follows up with the various trustees, reccivers, **collection agencies**, etc., ...

Claim

1 . A method for managing trade receivables credit and **collection services** using an accounts receivable system (10) coupled to a database (94), said method comprising the...

18/5,K/46 (Item 46 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00851708

**METHOD, APPARATUS AND COMPUTER PROGRAM FOR MANAGING ACCOUNTING SYSTEM INTERFACES**

**PROCEDE, APPAREIL ET PROGRAMME INFORMATIQUE PERMETTANT DE GERER LES INTERFACES D'UN SYSTEME DE COMPTABILISATION**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,  
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1  
, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, Suite 211, 2570 Matheson Blvd., East, Mississauga, Ontario L4W 4Z3, CA,  
Patent and Priority Information (Country, Number, Date):

Patent: WO 200184389 A2 20011108 (WO 0184389)  
Application: WO 2001IB919 20010430 (PCT/WO IB0100919)  
Priority Application: US 2000561654 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11020

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20011108 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Examination 20020131 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... a web-enabled

Accounts Receivable System (ARS) provides a full range of trade receivables Credit & **Collection services** including credit evaluation, credit granting, customer collection and account reconciliation, remittance processing, application and banking...12, which perform specific tasks. ARS 30 manages full range of trade receivables credit and **collection services** involving credit evaluation credit granting, customer collection and account reconciliation, remittance receipt, application processing, banking...to display invoice details.

Overall, ARS 1 0 provides a full range of credit and **collection services** for trade receivables including credit evaluation, credit granting, customer collection and account reconciliation, payment receipt...credit officers 230 and are, in various instances, placed for collection 760 with an outside **collection agency** and/or lawyer prior to the request for bad debt: authorization. By this, an independent on a routine basis, follows up with the various trustees, receivers, **collection agencies**, etc., to generate some recovery. On receipt of a final disbursement letter from the trustee...

Claim

1 . A method for managing trade receivables credit and **collection services** using an accounts receivable system (10) coupled to a database

(94), said method comprising the...

...450), and customer purchase order number (458).

14 Apparatus for managing trade receivables credit and **collection services** using an accounts receivable system (10) coupled to a database (94), said apparatus comprising: a...

...receivables computer program embodied on a computer readable medium for managing trade receivables credit and **collection services**, comprising:

3 1

a code segment that receives (920) OSB data (20) from a client...  
restricting access to unauthorized individuals.

27 A system (10) for managing trade receivables credit and **collection services**, said system comprising:

logic that receives (920) OSB (20) information from a client system  
(14...

18/5,K/47 (Item 47 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00851707

**METHOD AND APPARATUS FOR MANAGING REMITTANCE PROCESSING WITHIN ACCOUNT RECEIVABLES**

**PROCEDE ET APPAREIL DE GESTION DU TRAITEMENT DES VERSEMENTS DES COMPTES DEBITEURS**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

LÄND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,  
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1  
, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, Suite 211, 2570 Matheson  
Blvd., East, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184388 A2 20011108 (WO 0184388)

Application: WO 2001IB847 20010430 (PCT/WO IB0100847)

Priority Application: US 2000563633 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10534

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20011108 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Examination 20020207 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... a web-enabled

Accounts Receivable System (ARS) provides a full range of trade receivables Credit & **Collection services** including credit evaluation, credit granting, customer collection and account reconciliation, remittance processing, application and banking...12, which perform specific tasks. ARS 30 manages full range of trade receivables credit and **collection services** involving credit evaluation credit granting, customer collection and. account reconciliation, remittance receipt, application processing, banking...190 to display invoice details.

Overall, ARS 10 provides a full range of credit and **collection services** for trade receivables including credit evaluation, credit granting, customer collection and account reconciliation, payment receipt...credit officers 230 and are, in various instances, placed for collection 760 with an outside **collection agency** and/or lawyer prior to the request for bad debt authorization. By this, an independent...

...bad debt monitoring who, on a routine basis, follows up with the various trustees, receivers, **collection agencies**, etc., to generate some recovery. On receipt of a final disbursement letter from the trustee ...

Claim

1 A method for managing trade receivables credit and **collection services** using an account receivables system coupled to a database, said method comprising the steps of...

...and sending a letter to the customer.

14 Apparatus for managing trade receivables credit and **collection services** using an account receivables system coupled to a database, said apparatus comprising: a database; and...

18/5,K/48 (Item 48 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00851706

METHOD AND APPARATUS FOR MANAGING CREDIT INQUIRIES WITHIN ACCOUNT  
.RECEIVABLES

PROCEDE ET APPAREIL DE GESTION DES ENQUETES DE SOLVABILITE AU SEIN DE  
COMPTES DEBITEURS

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,  
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1  
, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, 2570 Matheson Blvd. East,  
Suite 211, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184387 A2 20011108 (WO 0184387)

Application: WO 2001IB846 20010430 (PCT/WO IB0100846)

Priority Application: US 2000561653 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10169

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20011108 A2 With declaration under Article 17(2)(a); without  
abstract; title not checked by the International  
Searching Authority.

Examination 20020131 Request for preliminary examination prior to end of  
19th month from priority date

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... a web-enabled

Accounts Receivable System (ARS) provides a full range of trade  
receivables Credit & **Collection services** including credit evaluation,  
credit granting, customer collection.

and account reconciliation, remittance processing, application and  
banking...12, which perform specific tasks. ARS 30 manages full range of  
trade receivables credit and **collection services** involving credit  
evaluation credit granting, customer collection and account  
reconciliation, remittance receipt, application processing, banking...190  
to display invoice details.

Overall, ARS 10 provides a full range of credit and **collection  
services** for trade receivables including credit evaluation, credit

granting, customer collection and account reconciliation, payment receipt...credit officers 230 and are, in various instances, placed for collection 760 with an outside **collection agency** and/or lawyer prior to the request for bad debt authorization. By this, an independent...

...bad debt monitoring who, on a routine basis, follows up with the various trustees, receivers, **collection agencies**, etc., to generate some recovery. On receipt of a final disbursement letter from the trustee...

#### Claim

... receivable system to the credit analyst computer.

13 Apparatus for managing trade receivables credit and **collection services** using an accounts receivable system coupled to a database, said apparatus comprising: a database; and...

18/5,K/49 (Item 49 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00851695

#### METHOD AND APPARATUS FOR MANAGING ACCOUNT RECEIVABLES

#### PROCEDE ET DISPOSITIF DE GESTION DE CREANCES

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,  
GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1  
, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, 2570 Matheson Blvd. East,  
Suite 211, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184346 A2 20011108 (WO 0184346)

Application: WO 2001IB916 20010430 (PCT/WO IB0100916)

Priority Application: US 2000561655 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: **G06F-017/00**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10335

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20011108 A2 With declaration under Article 17(2)(a); without



abstract; title not checked by the International  
Searching Authority.

Examination 20020131 Request for preliminary examination prior to end of  
19th month from priority date

Main International Patent Class: **G06F-017/00**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... a web-enabled Accounts Receivable System (ARS) provides a full range of trade receivables Credit' & **Collection services** including credit evaluation, credit granting, customer collection and account reconciliation, remittance processing, application and banking...

Claim

... 12, which perform specific tasks. ARS 30 manages full range of trade receivables' credit and **collection services** involving credit evaluation credit granting, customer collection and account reconciliation, remittance receipt, application processing, banking...

Module 190 to display invoice details.

Overall, ARSIO provides a full range of credit and **collection services**

for trade receivables including credit evaluation, credit granting, customer collection and account reconciliation, payment receipt...230 and 15 are, in various instances, placed for collection 760 with an outside **collection agency** and/or lawyer prior to the request for bad debt authorization. By this, an independent...bad debt monitoring who, on a routine basis, follows up with the various trustees, receivers, **collection agencies**, etc., to generate some recovery. On receipt of a final disbursement letter from the trustee...the claims.

"AT IS CLAIMED IS:

1. A method for managing trade receivables credit and **collection services** using an accounts receivable system coupled to a database, said method comprising the steps of...identification number, and customer purchase order number.

19 Apparatus for managing trade receivables credit and **collection services** using an accounts receivable system coupled to a database, said apparatus comprising:

a database; and...

18/5,K/63 (Item 63 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00807432 \*\*Image available\*\*

**WORKFLOW MANAGEMENT SYSTEM**

**SYSTEME DE GESTION ELECTRONIQUE DE PROCESSUS**

Patent Applicant/Assignee:

DCS INC, 555 McCormick Street, San Leandro, CA 94577, US, US (Residence),  
US (Nationality)

Inventor(s):

TRACEY James B A, 3511 Country Club Place, Danville, CA 94506, US,

MACKINLAY Bruce, 3602 Dear Park Court, Hayward, CA 94542, US,

TAGUPA Joseph, 882 Cragmont Avenue, North Berkeley, CA 94708, US,

LAUFFENBURGER Paul, 600 Rancho Vista Drive, Grants Pass, OR 97526, US,  
EXLINE Daniel II, 797 Apple Hill Drive, Brentwood, CA 94513, US,  
LEACH Harold T Jr, 20 Deer Creek Lane, Danville, CA 94506, US,

Legal Representative:

ALTMAN Daniel E (agent), Knobbe, Martens, Olson & Bear, LLP, 620 Newport  
Center Drive, 16th Floor, Newport Beach, CA 92660, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200141011 A2 20010607 (WO 0141011)

Application: WO 2000US31203 20001114 (PCT/WO US0031203)

Priority Application: US 99454923 19991203

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE  
EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK  
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 23729

English Abstract

Legal Status (Type, Date, Text)

Publication 20010607 A2 Without international search report and to be  
republished upon receipt of that report.

Examination 20011011 Request for preliminary examination prior to end of  
19th month from priority date

Declaration 20020103 Late publication under Article 17.2a

Republication 20020103 A2 With declaration under Article 17(2)(a); without  
abstract; title not checked by the International  
Searching Authority.

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... preferred embodiment, the letter generator module 154 is associated  
with a separate department within the **collection agency**, employing  
multiple printers and personnel dedicated to handling incoming and  
outgoing media. Advantageously, the master...master database may include  
associations between DID's and creditors, which represent clients of the  
**collection agency**.

2. Scheduler Database

Referring now to Figure 3, a block diagram of the scheduler module...  
completely neglected, possibly resulting in liability and at the very  
least reduced productivity for the **collection agency**. The Fileback

process is one mechanism that is used to move accounts from the active... system will automatically set an alarm or perform a function. While known software systems for **collection agencies** would address these requirements by forcing rigid schedules upon collectors, the present system provides flexibility...

...providing safety systems to prevent failure to meet contractual obligations.

For example, if the debt **collection agency** has an obligation through its contract with ACME to contact the debtor at least once...

18/5,K/73 (Item 73 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00776229 \*\*Image available\*\*

**SYSTEM AND METHOD OF TRANSACTION SETTLEMENT USING TRADE CREDIT**  
**SYSTEME ET PROCEDE DE REGLEMENT DE TRANSACTION PAR CREDIT COMMERCIAL**

Patent Applicant/Assignee:

ORBIAN MANAGEMENT LIMITED, 336 Strand, London WC2R 1HB, GB, GB  
(Residence), GB (Nationality)

Inventor(s):

KAY Alan, Severn End, Hanley Castle, Worcs WR8 0BW, GB,  
HATFIELD Roy, 77A Bedford Gardens, London W8 7EG, GB,  
STONE David, The Barn, Callards Farm, Burrington, Devon EX37 9LL, GB,

Legal Representative:

HYNELL Magnus (agent), Hynell Patenttjanst AB, Patron Carls vag 2, S-683  
40 Hagfors/Uddeholm, SE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109782 A2-A3 20010208 (WO 0109782)

Application: WO 2000IB1056 20000728 (PCT/WO IB0001056)

Priority Application: US 99146760 19990730; US 2000193075 20000328

Designated States: AE AG AL AM AT (utility model) AU AZ BA BB BG BR BY BZ  
CA CH CN CR CU CZ (utility model) DE (utility model) DK (utility model)  
DM DZ EE (utility model) ES FI (utility model) GB GD GE GH GM HR HU ID IL  
IN IS JP KE KG KP KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK  
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK (utility model) SL TJ TM TR  
TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 38805

English Abstract

A method and system for settling a transaction with trade credit value which makes use of computer hardware and software, allow Members of a trade credit settlement system to transfer electronic instruments, called

trade credits, in exchange for goods and services. These trade credits are effectively electronic bills of exchange that are divisible, transferable, discountable, continuously available and have been credit-enhanced to A1/P1 status. Sponsors facilitate the system by registering buyers and suppliers as Members in the system and offering them operational accounts and drawdown accounts with authorized lines of credit. A Member-buyer approves the purchase invoice of a Member-supplier and authorizes the Sponsor to transfer trade credit value from the Member-buyer's operational and/or drawdown account into the operational account of the Member-supplier. The trade credit value received by the Member-supplier can be held in the Member-supplier's operational account until it matures, or discount it to cash before it matures, or transfer it to other Members for the purchase of goods or services.

Legal Status (Type, Date, Text)

Publication 20010208 A2 Without international search report and to be republished upon receipt of that report.  
Examination 20010503 Request for preliminary examination prior to end of 19th month from priority date  
Search Rpt 20010809 Late publication of international search report  
Republication 20010809 A3 With international search report.  
Search Rpt 20010809 Late publication of international search report  
Correction 20020829 Corrected version of Pamphlet: pages 1/12-12/12, drawings, replaced by new pages 1/12-12/12; due to late transmittal by the receiving Office  
Republication 20020829 A3 With international search report.

International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... and private sectors, public finance initiative, overseas aid, and VAT, sales tax, and other taxation **collection services**  
The Orbian system for an embodiment of the present invention includes a number of basic...and private Sectors, UK Public Finance Initiative, Overseas aid, and VAT / sales tax / other taxation **collection services**  
...

**18/5,K/76 (Item 76 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00774518 \*\*Image available\*\*

**COMPUTER-BASED SYSTEM FOR SIMPLIFICATION OF TAX COLLECTIONS AND REMITTANCES FOR INTERNET AND MAIL ORDER COMMERCE**

**SYSTEME INFORMATISE DESTINE A SIMPLIFIER LA PERCEPTION ET LE PAIEMENT DES TAXES LIEES A LA VENTE PAR INTERNET ET PAR CORRESPONDANCE**

Patent Applicant/Inventor:

TARICANI Joseph F Jr, P.O. Box 674, Herndon, VA 20172-0674, US, US  
(Residence), US (Nationality)

Legal Representative:

LYTLE Bradley D (et al) (agent), Oblon, Spivak, McClelland, Maier & Neustadt, P.C., Crystal Square Five, Fourth Floor, 1755 Jefferson Davis Highway, Arlington, VA 22202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200108064 A1 20010201 (WO 0108064)

Application: WO 2000US19551 20000726 (PCT/WO US0019551)  
Priority Application: US 99145270 19990726; US 99148285 19990811; US  
99165657 19991116

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US  
UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13461

#### English Abstract

An effective and efficient system for recovering tax revenue. One implementation is to recover tax revenue currently not being recovered by storing data in a database (2) indicating interstate sales transactions (7) on which a seller does not collect a designated tax, such as a sales tax. This database (2) is part of a computer network (1) that organizes and stores the data in the database (2) and automatically sends out tax due notices (S3) to purchasers (5) when data in the database (2) indicates that an interstate sale has taken place and no designated tax has been collected from the purchaser (5) by the seller. This database (2) can also be updated to reflect payment of the tax indicated in the tax due notice (S3), and can automatically remit appropriate revenues to a revenue agency (4) when the tax due notice has been paid (S4). One implementation is also collecting a tax on all interstate sales transactions (7) by using a central facility that assists remote sellers in knowing what rate to employ for any given transaction and receiving and distributing collected taxes to the appropriate revenue agencies (4).

Legal Status (Type, Date, Text)

Publication 20010201 A1 With international search report.

Publication 20010201 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.

Examination 20010614 Request for preliminary examination prior to end of 19th month from priority date

Correction 20020711 Corrected version of Pamphlet: pages 1/17-17/17, drawings, replaced by new pages 1/13-13/13; due to late transmittal by the receiving Office

Republication 20020711 A1 With international search report.

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

#### Detailed Description

... program products exists to assist in routing collected revenue on sales taxes to appropriate revenue collection agencies. Accordingly, a further object of the present invention is to provide a solution to

**Elaine Gort**  
**PK5-7B21**

12/27/02

Elaine:


Attached are the results to your request regarding a debt collection agency where client companies have access to a database to identify the status of their collections.

I approached this by focusing on "debt collection agencies", but after searching the web some, I found that many collection agencies refer to themselves as being in "accounts receivable." So I redid the search with the expression "accounts receivable" – that's why there are two packets.

I found links to many collection agencies through the Commerical Collection Agency Association web site (<http://www.ccascollection.com>). Most offer clients the ability to electronically submit requests for collections and track the status online, although it was often difficult to identify the date the service became available. I have attached an example.

If you'd like this search reworked in any way, please don't hesitate to contact me at 305-8587 or [Julie.walko@uspto.gov](mailto:Julie.walko@uspto.gov).

Sincerely,

  
Julie Walko  
CP2 2C08

...Batch Reports and Activity Reports.

Similar to FIG. 5, FIG. 10 illustrates collection activity of **collection agencies** at the state level. All of the information available on the national level is also...

...I 1 illustrates account placement, performance, productivity and quality information at the county level of **collection agencies** in that county. In addition, a comparison of pre-established performance measurements to actual results...

...selected account. This enables a creditor to perform detailed auditing on every account at every **collection agency** at which the creditor's delinquent debtor accounts are placed.

FIG. 13 is a screen that lists for a creditor all of the **collection agencies** where accounts have been placed, and for each **collection agency**, a summary about the accounts placed with that **collection agency**. In addition, the screen orders or ranks the **collection agency** in order of liquidation rate, number of accounts placed, dollars placed, or dollars collected, etc...

...agencies. This screen enables a creditor or other auditing entity to determine how quickly a **collection agency** is taking action on a new account.

FIG. 15 is a screen that illustrates another...

...that provides comprehensive productivity and quality information on how accounts are being worked by a **collection agency**.

Referring back to FIG. 3, the processing that occurs on the left branch of the...

18/5,K/87 (Item 87 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00565072 \*\*Image available\*\*

LENDER AND INSURER TRANSACTION PROCESSING SYSTEM AND METHOD

SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS POUR PRETEURS ET ASSUREURS

Patent Applicant/Assignee:

REGAN John F,

Inventor(s):

REGAN John F,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200028445 A2 20000518 (WO 0028445)

Application: WO 99CA1019 19991103 (PCT/WO CA9901019)

Priority Application: US 98188127 19981109

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG US UZ VN YU ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

9/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01905635 05-56627  
**Start-up finds silver lining in credit-card woes**  
Barker, Emily  
Inc. v21n14 PP: 17-18 Oct 1999  
ISSN: 0162-8968 JRNL CODE: INO  
WORD COUNT: 844

9/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01835063 04-86054  
**Inventory you can count on**  
Gaskin, James  
Network World v16n22 PP: 51-53 May 31, 1999  
ISSN: 0887-7661 JRNL CODE: NWW  
WORD COUNT: 2145

9/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01812270 04-63261  
**President's page**  
LeLaurin, Louis A III  
Commercial Law Bulletin v14n2 PP: 5 Mar/Apr 1999  
ISSN: 0888-8000 JRNL CODE: CLL  
WORD COUNT: 607

...TEXT: the League, including a fully searchable roster of members, is available on the World Wide Web at [www.clla.org](http://www.clla.org). If you are searching for a collection agency certified by the CLLA Commercial Collection Agency Section, or an attorney who specializes in bankruptcy or creditors' rights issues, they are all...

9/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01754604 04-05595  
**Storytelling: The soul of an enterprise: A career in communications**  
Gresh, Sean  
Vital Speeches of the Day v65n4 PP: 122-125 Dec 1, 1998  
ISSN: 0042-742X JRNL CODE: VSP  
WORD COUNT: 3117



9/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01688074 03-39064  
**Does income created by a taxable benefit entitle me to fund an IRA?**  
Luciano, Lani  
Money v27n9 PP: 172-175 Sep 1998  
ISSN: 0149-4953 JRNL CODE: MON  
WORD COUNT: 1314

9/3,K/6 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01669927 03-20917  
**Newslink**  
Anonymous  
Link-Up v15n4 PP: 4 Jul/Aug 1998  
ISSN: 0739-988X JRNL CODE: LUP  
WORD COUNT: 748

9/3,K/7 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01602938 02-53927  
**Timeliness of records now critical**  
Nadell, Barry J  
Security Management v42n3 PP: 104 Mar 1998  
ISSN: 0145-9406 JRNL CODE: SEM  
WORD COUNT: 521

9/3,K/8 (Item 8 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01358774 00-09761  
**Managers for mixed networks**  
Gallagher, Sean  
Informationweek n609 PP: 53-60 Dec 9, 1996  
ISSN: 8750-6874 JRNL CODE: IWK  
WORD COUNT: 2378

9/3,K/9 (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01346738 99-96134  
**1996 State health policy survey**  
Berdahl, Anne  
Health Systems Review v29n6 PP: 36-52 Nov/Dec 1996  
ISSN: 0891-0200 JRNL CODE: FAH  
WORD COUNT: 20344

9/3,K/10 (Item 10 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01335378 99-84774  
**Get a grip on asset management**  
Hall, David  
Network World v13n49 PP: 35 Dec 2, 1996  
ISSN: 0887-7661 JRNL CODE: NWW  
WORD COUNT: 799

9/3,K/11 (Item 11 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01107801 97-57195  
**MacAdministrator**  
Beckman, Mel  
Macworld v12n12 PP: 75 Dec 1995  
ISSN: 0741-8647 JRNL CODE: MAW  
WORD COUNT: 594

9/3,K/12 (Item 12 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00930455 95-79847  
**Something old, something new in deals**  
Radigan, Joseph; Borowsky, Mark  
United States Banker v104n10 PP: 8 Oct 1994  
ISSN: 0148-8848 JRNL CODE: USI  
WORD COUNT: 567

9/3,K/13 (Item 13 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00848760 94-98152  
**Section I: Social insurance programs**  
Anonymous  
Social Security Bulletin v56n4 PP: 6-40 Winter 1993  
ISSN: 0037-7910 JRNL CODE: SSB  
WORD COUNT: 25595

9/3,K/14 (Item 14 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00819917 94-69309  
**The high cost of bad information**  
Mancini, Larry; Willis, Roger  
Telemarketing Magazine v12n7 PP: 26-30 Jan 1994  
ISSN: 0730-6156 JRNL CODE: TLM  
WORD COUNT: 1549

9/3,K/15 (Item 15 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00709985 93-59206  
**Making family businesses work discussed at NATSO convention**  
Anonymous  
NPN: National Petroleum News v85n4 PP: 22 Apr 1993  
ISSN: 0149-5267 JRNL CODE: NPN  
WORD COUNT: 729

...TEXT: and a variety of attractive services provided by the group. This includes NATSO's CheckLink on - line check verification system, a debt collection assistance program and the group's extensive lobbying and public relations efforts NPN--Oct.'92...

9/3,K/16 (Item 16 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00501366 90-27123  
**Checks and Balances**  
Anonymous  
Security Management Supplement PP: 109-111 1990  
ISSN: 0145-9406 JRNL CODE: SEM

...manage its finances. Accounting procedures, such as a lockbox system for receiving dues and bad debt collection efforts, have greatly improved the ASIS' ability to monitor its financial resources. Custom accounting software...

9/3,K/17 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

02662648 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Blood and Blood Substitutes: Market Segments: Whole Blood and Cellular Components**  
(Each year, about 12 mil units of blood are collected in the US and about 90 mil units are collected worldwide; plasma collection totals about 11

mil liters/yr in the US)  
Medical & Healthcare Marketplace Guide, p I-377+  
1999  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3649

(USE FORMAT 7 OR 9 FOR FULLTEXT)

9/3,K/18 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

02337097 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Compass' Direction**  
(Compass International Services offers more than just collection services,  
positioning itself as an outsourcing company offering telemarketing and  
direct mail services)  
Credit Card Management, v 11, n 9, p 69+  
December 1998  
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2502

9/3,K/19 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

02141686 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Deluxe: Evolving Into A Full-Service Payments Company**  
(Deluxe Corp, which has 50% of the US check printing market, is jointly  
creating the first debit bureau in the US with Fair, Issac & Co and  
Acxiom Corp)  
Bank Technology News, v 11, n 5, p 45+  
May 1998  
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1321

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...addition, Deluxe, through its operating units, is a major provider of  
check authorization, account opening **verification**, **debt collection**,  
direct mail marketing, and **database** services. The company also ranks near  
the head of the pack among companies providing electronic...

...software services (it's the third largest processor of debit card  
transactions for regional EFT **networks**) and automated clearing house  
(ACH) processing (it's one of only three companies to compete...

9/3,K/20 (Item 4 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

01935027 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Click-And-Go: Options For Online Wanderlust**

(Electronic commerce on Internet is poised to streamline the \$3 trillion travel and hospitality industry and transform it into an even more user-friendly environment)

InternetWeek, p 14

September 15, 1997

DOCUMENT TYPE: Journal ISSN: 0746-8121 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2184

9/3,K/21 (Item 5 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

01864813 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**HP takes the lead in card processing**

(Hewlett-Packard Co's (HP) acquisition of VeriFone moves the company into the forefront of credit card-processing and smart card-authenticated consumer payments via the Internet)

Cards International, n 177, p 1

May 08, 1997

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1632

9/3,K/22 (Item 6 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2002 Resp. DB Svcs. All rts. reserv.

01653132 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**FDC REAPS BENEFITS OF CASHLESS SOCIETY**

(First Data Corp has logged around \$180 mil in electronic commerce revenues this year)

Computer Business Review, v 4, n 11, p N/A

November 01, 1996

DOCUMENT TYPE: Journal (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 410

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...of 36,000 with operations in money transfer, merchant credit card processing, cheque guarantee and **verification**, **debt collection**, in-store banking, document management, and healthcare data processing. Prominent overseas operations include the 1...

...including 4.5 million NatWest credit card holders, and Australia's largest electronic funds transfer **network**. For the foreseeable future, First Data is sticking to its mission statement,

which, with charming...

9/3,K/23 (Item 7 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

01609336 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Weaving The Web**

(AAA Collections into second phase of its Web site, which will let clients check on the status of their placements 24 hrs/d, seven days a week through AAA's home page)

Collections & Credit Risk, v 1, n 7, p 45  
July 1996

DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2520

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...AAA Collections' president, was in the same boat.

Despite the hype surrounding the World Wide **Web**, most of it directed at marketing to consumers, neither had ever visited a **Web** site. Since then both have become relatively seasoned players, convinced the **Web** can play a role in promoting collections-related services, particularly to companies that are technologically...

...the Net. Moses has been intimately involved in building, maintaining, and promoting the CLLA's **Web** site, launched last August and already in its second generation. The CLLA's goal on the **Web** is three-fold: uphold the association's reputation as a source of up-to-date...

...D.C., related to bankruptcies, credit, and collections; attract more members; and market CLLA-certified **collections agencies**.

So far the results, largely anecdotal, seem positive. The most tangible impact has been on...

9/3,K/24 (Item 8 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01333340 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Oxford Analytica Asia Pacific Brief**

(Hong Kong and Taiwan renew, expand flight rights. In 1994, China had 110 airports serving 647 domestic and international routes, and up to 32 new airports will be built in China in next five years.)

Korea Economic Daily, p N/A  
November 13, 1995

DOCUMENT TYPE: Business Newspaper (South Korea)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1408

9/3,K/25 (Item 1 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00120711 19991015288B1079 (USE FORMAT 7 FOR FULLTEXT)  
**DBT Online Launches Release 4 of AutoTrackXP.com Secure, Anti-Fraud, Anti-Crime Internet Site**  
Business Wire  
Friday, October 15, 1999 07:30 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 882

9/3,K/26 (Item 2 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00078240 19990721202B2610 (USE FORMAT 7 FOR FULLTEXT)  
**CSPP Weighs-in With Internet Tax Commission**  
Business Wire  
Wednesday, July 21, 1999 12:06 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,053

9/3,K/27 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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02028711 SUPPLIER NUMBER: 18997165 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Seagate to integrate acquired products. (Seagate Software developing Seagate Enterprise Architecture to integrate technology acquired from Arcada, Frye, Crystal, others) (Company Business and Marketing) (Brief Article)**  
Haigh, Kerry  
PC User, n294, p12(1)  
Oct 30, 1996  
DOCUMENT TYPE: Brief Article ISSN: 0263-5720 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 334 LINE COUNT: 00030

9/3,K/28 (Item 2 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
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01935961 SUPPLIER NUMBER: 18267787 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Scouting out the LANscape: WinLAND 2.0 makes quick work of network inventory. (PC Week Netweek) (Software Review) (Brief Article) (Product Announcement)**  
Phillips, Ken

PC Week, v13, n18, pN1(2)

May 6, 1996

DOCUMENT TYPE: Brief Article Product Announcement

ISSN: 0740-1604

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1614 LINE COUNT: 00131

**9/3,K/29 (Item 3 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01865002 SUPPLIER NUMBER: 17610970 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Take a Web vacation. (cyber travel agents and services) (Online Service Information) (Brief Article)**

PC/Computing, v8, n12, p364(1)

Dec, 1995

DOCUMENT TYPE: Brief Article

ISSN: 0899-1847

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 283 LINE COUNT: 00026

**9/3,K/30 (Item 4 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01801084 SUPPLIER NUMBER: 17162556 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Better management tools mark the new VINES release. (Banyan Systems Inc's VINES 6.0 network operating system) (Software Review) (Evaluation)**

Katz, William F.

PC Week, v12, n25, p71(2)

June 26, 1995

DOCUMENT TYPE: Evaluation

ISSN: 0740-1604

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1297 LINE COUNT: 00109

**9/3,K/31 (Item 5 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01706017 SUPPLIER NUMBER: 16302006 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Norton Administrator for Networks, Version 1.0. (Symantec Corp) (Software Review) (one of seven evaluations of network management packages in "Network Management Who's Minding Your Network?" ) (Evaluation)**

Alwang, Gregory C.

PC Magazine, v13, n19, p278(2)

Nov 8, 1994

DOCUMENT TYPE: Evaluation

ISSN: 0888-8507

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 925 LINE COUNT: 00075

**9/3,K/32 (Item 6 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)



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01704558 SUPPLIER NUMBER: 16271476 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Acquisition: First Financial Management Corp announces winning bid for  
'Western Union.**

EDGE, on & about AT&T, v9, n322, p40(1)

Sept 26, 1994

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 447 LINE COUNT: 00037

9/3,K/33 (Item 7 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01686611 SUPPLIER NUMBER: 15508389 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Asset sale: First Financial Management Corporation to purchase assets of  
division of AT&T. (AT&T Global Information Solutions' Information Imaging  
Systems microfilm imaging and printing services division)**

EDGE, on & about AT&T, v9, n305, p21(1)

May 30, 1994

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 272 LINE COUNT: 00025

9/3,K/34 (Item 8 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01681583 SUPPLIER NUMBER: 15372884 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Complementary Solutions' Telemate Facilities Manager: call accounting,  
cable management and more. (Software Review) (Software Overview)  
(Evaluation)**

Deixler, Lyle

Teleconnect, v12, n5, p32(2)

May, 1994

DOCUMENT TYPE: Evaluation ISSN: 0740-9354 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 284 LINE COUNT: 00023

9/3,K/35 (Item 9 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01625838 SUPPLIER NUMBER: 14633311 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Saber LAN Workstation. (Saber Software Corp.) (Software Review) (one of 13  
evaluations of network management software in 'Behind the Scenes')  
(Evaluation)**

Bachus, Kevin

PC Magazine, v12, n21, p366(1)

Dec 7, 1993

DOCUMENT TYPE: Evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 651 LINE COUNT: 00054

**9/3,K/36 (Item 10 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01608771 SUPPLIER NUMBER: 14067057 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**PC Galaxy helps track network components. (network management software)**

**(Software Review) (Network Edition: First Looks) (Evaluation)**

Nance, Barry

PC Magazine, v12, n14, pNE36(1)

August, 1993

DOCUMENT TYPE: Evaluation ISSN: 0888-8507

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 796 LINE COUNT: 00064

**9/3,K/37 (Item 11 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01548704 SUPPLIER NUMBER: 12721436 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Murder by Chapter 11. (consumer protection when hardware, software  
companies file for bankruptcy) (Column)**

Ihnatko, Andy

MacUser, v8, n12, p29(2)

Dec, 1992

DOCUMENT TYPE: Column ISSN: 0884-0997

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1683 LINE COUNT: 00123

**9/3,K/38 (Item 12 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01521422 SUPPLIER NUMBER: 12213024 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**LAN Automatic Inventory. (Brightwork Development Inc.) (Software Review)**

**(one of five evaluations of network-inventory programs in 'LAN Inventory  
Software') (Evaluation)**

Ellison, Carol

PC Magazine, v11, n12, p305(3)

June 30, 1992

DOCUMENT TYPE: Evaluation ISSN: 0888-8507

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1427 LINE COUNT: 00112

**9/3,K/39 (Item 13 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01244139      SUPPLIER NUMBER: 06688133      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Help for overdue bill collection. (Koch Software Industries' Collection Management System) (Software Review) (evaluation)**  
Becker, Patricia L.; Brown, Bruce  
PC Week, v5, n20, p73(2)  
May 17, 1988  
DOCUMENT TYPE: evaluation      ISSN: 0740-1604      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT:    1158      LINE COUNT:    00087

...ABSTRACT: past-due accounts receivable and increase cash flow. The \$395 program was created as a **debt - collection database**. It runs as a standalone package, but works best as an add-in to the accounts receivable module of accounting systems from **Certiflex** Systems, CYMA-McGraw-Hill, Open Systems Inc, **Computer** Associates International, and Accounting Plus. Installing and initializing the package are easy. Data flows from...  
...      increasing cash flow.

Koch Software, based in Arlington Heights, Ill., created CMS specifically as a **debt - collection database**. Thought it can run as a stand-alone package, CMS works best as an add...

...AR module of one of several accounting systems. CMS supports the AR modules published by **Certiflex** Systems, CYMA/McGraw-Hill, Open Systems Inc., **Computer** Associates International Inc. and Accounting Plus.

CMS requires DOS 2.0 or higher, 256K bytes...

**9/3,K/40      (Item 1 from file: 624)**  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0596258  
**U.S.-Russian Il-96 Jet Operational In 1995**  
Aviation Europe    September 1, 1994; Pg 5; Vol. 4, Issue 33  
Journal Code:      AE      ISSN: 1058-7004  
Section Heading: Manufacturers  
Word Count:      221      \*Full text available in Formats 5, 7 and 9\*

**9/3,K/41      (Item 2 from file: 624)**  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0349302  
**'IF YOU'RE CLAIMING NO DEPENDENTS, PRESS 1...'**  
Business Week    December 23, 1991; Pg 84F; Number 3245  
Journal Code:      BW      ISSN: 0007-7135  
Section Heading: Information Processing  
Word Count:      152      \*Full text available in Formats 5, 7 and 9\*

Set	Items	Description
S1	12591	(AGEN? OR DEBT?) (3N)COLLECT?
S2	13962	(OWE? ? OR OWING) (3N) (MONEY OR FUND? ? OR MONIES OR DEBT? - OR CASH OR PAYMENT? ?)
S3	25845	S1 OR S2
S4	4229892	DATABASE? ? OR DATA()BASE? ? OR COMPUTER? ? OR NETWORK? OR ONLINE? OR ON()LINE? OR INTERNET OR WEB OR WWW
S5	503210	CERTIF? OR AUTHENTICAT? OR VERIF? OR LOGON? ? OR LOG? ?()ON OR LOGIN? ? OR LOG? ?()IN OR PASSWORD? ? OR PASS()WORD? ?
S6	84	S3(S)S4(S)S5
S7	82	RD (unique items)
S8	41	S7 NOT PY>1999
S9	41	S8 NOT PD>19991105

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File 15:ABI/Inform(R) 1971-2002/Dec 24  
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(c) 2002 Financial Times Ltd

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10/3,K/1 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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02169864 Supplier Number: 55736976 (USE FORMAT 7 FOR FULLTEXT)  
**TeleCheck Provides Albertson's Food & Drug Stores With Check Verification  
And Collection Services.**  
PR Newswire, p6750  
Sept 14, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 626

10/3,K/2 (Item 2 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01811196 Supplier Number: 53900268 (USE FORMAT 7 FOR FULLTEXT)  
**Rainbow Technologies Announces i-Guard -- Privacy Enhanced Client  
Authentication Utilizing the Pentium III Processor Serial Number Feature.**  
Business Wire, p0039  
Feb 18, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 625

10/3,K/3 (Item 3 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01583936 Supplier Number: 48080947 (USE FORMAT 7 FOR FULLTEXT)  
**Microlog Introduces 'The Automated Collector' for the Collections Market**  
PR Newswire, p1027DCM013  
Oct 27, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 551

The Automated Collector is a flexible, robust, interactive communications tool which interfaces with **collections databases** to access **debtor** information to place outgoing calls and receive incoming calls. In accordance with the Fair **Debt Collection** Practices Act, The Automated Collector first **verifies** right party contact by asking debtors to enter an identification number such as their social...

10/3,K/4 (Item 4 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01491312 Supplier Number: 47135833 (USE FORMAT 7 FOR FULLTEXT)  
**HP OpenView Makes Aggressive Enterprise-Management Move; Delivers Flagship  
Solutions on Windows NT; The Industry Leader in Network and System**

**Management Now Offers Extensive Set of Native Windows NT-based Solutions.**  
Business Wire, p02180129  
Feb 18, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1487

**10/3,K/5 (Item 5 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01276360 Supplier Number: 45141770 (USE FORMAT 7 FOR FULLTEXT)  
**FIRST FINANCIAL MANAGEMENT CORPORATION ANNOUNCES FINAL BID SELECTION FOR  
WESTERN UNION**  
PR Newswire, pN/A  
Nov 15, 1994  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 232

**10/3,K/6 (Item 6 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01269494 Supplier Number: 44967881 (USE FORMAT 7 FOR FULLTEXT)  
**FIRST FINANCIAL MANAGEMENT CORPORATION ANNOUNCES BID OF \$800 MILLION FOR  
WESTERN UNION**  
News Release, pN/A  
Sept 2, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 380

**10/3,K/7 (Item 7 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01264659 Supplier Number: 44861775 (USE FORMAT 7 FOR FULLTEXT)  
**FIRST FINANCIAL MANAGEMENT CORPORATION COMPLETES ACQUISITION OF GENEX  
SERVICES, INC.**  
News Release, pN/A  
July 25, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 332

**10/3,K/8 (Item 8 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01263838 Supplier Number: 44851064 (USE FORMAT 7 FOR FULLTEXT)  
**FIRST FINANCIAL MANAGEMENT CORPORATION ANNOUNCES RECORD 1994 SECOND QUARTER  
AND FIRST HALF FINANCIAL PERFORMANCE**

News Release, pN/A  
July 19, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1229

10/3,K/9 (Item 9 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01262321 Supplier Number: 44808690 (USE FORMAT 7 FOR FULLTEXT)  
**FIRST FINANCIAL MANAGEMENT CORPORATION ANNOUNCES DEFINITIVE AGREEMENT TO  
ACQUIRE GENEX SERVICES, INC.**

News Release, pN/A  
July 1, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 421

10/3,K/10 (Item 10 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01260727 Supplier Number: 44763296 (USE FORMAT 7 FOR FULLTEXT)  
**FIRST FINANCIAL MANAGEMENT CORPORATION ANNOUNCES PURCHASE OF MERCHANT  
CREDIT CARD PORTFOLIO**

PR Newswire, pN/A  
June 15, 1994  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 265

10/3,K/11 (Item 11 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01260194 Supplier Number: 44752920 (USE FORMAT 7 FOR FULLTEXT)  
**FIRST FINANCIAL MANAGEMENT CORPORATION COMPLETES ACQUISITION OF AT&T  
DIVISION**

News Release, pN/A  
June 13, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 276

10/3,K/12 (Item 12 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01257962 Supplier Number: 44694584 (USE FORMAT 7 FOR FULLTEXT)  
**FIRST FINANCIAL MANAGEMENT CORPORATION ANNOUNCES AGREEMENT TO PURCHASE  
ASSETS OF DIVISION OF AT&T**

News Release, pN/A  
May 23, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 296

**10/3,K/13 (Item 13 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
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01249874 Supplier Number: 44545745 (USE FORMAT 7 FOR FULLTEXT)  
**FIRST FINANCIAL MANAGEMENT CORPORATION ANNOUNCES PURCHASE OF MASTER  
COLLECTOR'S**

News Release, pN/A  
March 28, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 266

**10/3,K/14 (Item 1 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04033397 Supplier Number: 53360694 (USE FORMAT 7 FOR FULLTEXT)  
**Deluxe: Evolving Into A Full-Service Payments Company.**  
Bank Technology News, pNA  
May, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1327

... addition, Deluxe, through its operating units, is a major provider  
of check authorization, account opening **verification**, **debt collection**  
, direct mail marketing, and **database** services. The company also ranks  
near the head of the pack among companies providing electronic...

**10/3,K/15 (Item 2 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03883712 Supplier Number: 48490269 (USE FORMAT 7 FOR FULLTEXT)  
**Deposits Survey Can Be Done Electronically**  
Regulatory Compliance Watch, v9, n201, pN/A  
May 18, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade



Word Count: 168

10/3,K/16 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03621548 Supplier Number: 47498525 (USE FORMAT 7 FOR FULLTEXT)  
**CCR Database**  
Navy News & Undersea Technology, v14, n26, pN/A  
June 30, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 93

10/3,K/17 (Item 4 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03562028 Supplier Number: 47369350 (USE FORMAT 7 FOR FULLTEXT)  
**HP takes the lead in card processing**  
Cards International, n177, pN/A  
May 8, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1625

10/3,K/18 (Item 5 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03483809 Supplier Number: 47182707 (USE FORMAT 7 FOR FULLTEXT)  
**HP DELIVERS SET OF WINDOWS NT-BASED MANAGEMENT SOLUTIONS**  
Systems & Network Management Report, pN/A  
March 4, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 750

10/3,K/19 (Item 6 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02496947 Supplier Number: 45015255 (USE FORMAT 7 FOR FULLTEXT)  
**ACQUISITION: FIRST FINANCIAL MANAGEMENT CORP. ANNOUNCES WINNING BID FOR WESTERN UNION**  
EDGE, on & about AT&T, v9, n322, pN/A  
Sept 26, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade

Word Count: 419

... distribution of data.

Services include merchant credit card authorization, processing and settlement; check guarantee and **verification**; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; health care claims processing and integrated management and cost containment services; and the development...

10/3,K/20 (Item 7 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02036465 Supplier Number: 43700276 (USE FORMAT 7 FOR FULLTEXT)

**LAWSUIT: FIRST FINANCIAL MANAGEMENT CORP. SUBSIDIARY NAMED IN NCR PATENT INFRINGEMENT SUIT**

EDGE: Work-Group Computing Report, v4, n146, pN/A

March 8, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 235

... distribution of data. Services include merchant credit card authorization, processing and settlement; check guarantee and **verification**; **debt collection** and accounts receivable management; data imaging, micrographics and electronic **data base** management; integrated health care management services; and the development and marketing of data communications and...

10/3,K/21 (Item 8 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01674582 Supplier Number: 42664928 (USE FORMAT 7 FOR FULLTEXT)

**JOINT VENTURE AGREEMENT CREATES UNIQUE NATIONAL DATABASE VENDOR**

Telephone News, v13, n1, pN/A

Jan 13, 1992

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 348

... venture companies claim their service to be the "most accurate, current and comprehensive" national telephone **database** of its kind.

Customers such as law enforcement or **collection agencies**, libraries, publishers, pollsters and fundraisers often research printed telephone directories to **verify** information and find the work time-consuming and expensive. Through the use of CD-ROM...

10/3,K/22 (Item 9 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01624267 Supplier Number: 42499653 (USE FORMAT 7 FOR FULLTEXT)

**RIGHTS VERIFICATION PLAN ONE YEAR LATER**

Video Marketing News, v12, n22, pN/A  
Nov 4, 1991  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 383

10/3,K/23 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0591352 NY009  
MCI SIGNS AGREEMENT WITH FPMC AND GUARDIAN LIFE INSURANCE CO. FOR TELECOM  
SERVICES VALUED AT \$19.6 MILLION  
DATE: May 4, 1993 08:32 EDT WORD COUNT: 471

10/3,K/24 (Item 2 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0545348 DV001  
FIRST HEALTH (FORMERLY ALTA HEALTH STRATEGIES INC.) ESTABLISHES NEW  
SPECIALTY DIVISION TO DEVELOP NEW COST MANAGEMENT PRODUCTS  
DATE: December 11, 1992 09:15 EST WORD COUNT: 395

10/3,K/25 (Item 3 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0531598 DV002  
ALTA HEALTH STRATEGIES TO BECOME FIRST HEALTH; ALTA TO TAKE ON NEW NAME IN  
COMBINATION OF OPERATIONS WITH OTHER FPMC SUBSIDIARY  
DATE: October 30, 1992 11:07 EST WORD COUNT: 467

10/3,K/26 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

06315480 Supplier Number: 54546280 (USE FORMAT 7 FOR FULLTEXT)  
Thomson catches the Internet bug.(Thomson Corp.) (Company Profile)  
Shecter, Barbara  
National Post, v1, n141, pC3(1)  
April 10, 1999  
Language: English Record Type: Fulltext  
Article Type: Company Profile  
Document Type: Newspaper; Trade  
Word Count: 1226

10/3,K/27 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

06097778 Supplier Number: 53655042 (USE FORMAT 7 FOR FULLTEXT)  
**ZAC 2001 takes shops to Y2K and beyond. (Network Associates' year 2000  
compliance software for enterprise networks) (Software Review) (Evaluation)**  
Williams, Dennis  
InfoWorld, v21, n4, p50(1)  
Jan 25, 1999  
Language: English Record Type: Fulltext  
Article Type: Evaluation  
Document Type: Magazine/Journal; Trade  
Word Count: 752

**10/3,K/28 (Item 3 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

05231496 Supplier Number: 47978175 (USE FORMAT 7 FOR FULLTEXT)  
**Click-And-Go: Options For Online Wanderlust**  
Cooper, Lane F.; Brown, Patricia  
InternetWeek, p14  
Sept 15, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2223

**10/3,K/29 (Item 4 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

02804416 Supplier Number: 43767043  
**Computer system starting up to fight check fraud in county**  
Wichita Business Journal (KS), p4  
April 9, 1993  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

**10/3,K/30 (Item 5 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

02448408 Supplier Number: 43227205  
**First Financial Management - Company Report**  
Investext, p1-20  
August 14, 1992  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

10/3,K/31 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

11767396 SUPPLIER NUMBER: 57761084 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Keep your Web site secure.**  
Patient, Steve  
Internet Magazine, 125  
Oct, 1999  
ISSN: 1355-6428 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2196 LINE COUNT: 00167

10/3,K/32 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

09161694 SUPPLIER NUMBER: 18953477  
**Get a grip on asset management. (Electronic asset inventory tools)**  
**(Technology Information)**  
Hall, David  
Network World, v13, n49, p35(1)  
Dec 2, 1996  
ISSN: 0887-7661 LANGUAGE: English RECORD TYPE: Abstract

10/3,K/33 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

08010812 SUPPLIER NUMBER: 16935605 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Managing your PC assets. (Microsoft Systems Management Server, Frye**  
**Computer Systems' Frye Utilities for Networks, SABER Software's LAN**  
**Management System for NetWare 5.00, Symantec's Norton Administrator for**  
**Networks 2.0 beta and McAfee Associates' BrightWorks 2.0) (Software**  
**Review) (Evaluation)**  
Fiedler, David  
InformationWeek, n530, p66(7)  
June 5, 1995  
DOCUMENT TYPE: Evaluation ISSN: 8750-6874 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3038 LINE COUNT: 00252

10/3,K/34 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

07914480 SUPPLIER NUMBER: 16941169 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Find me if you can! Phone book directories.**  
Krumenaker, Larry  
Searcher, v3, n5, p46(9)  
May, 1995  
ISSN: 1070-4795 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 5901 LINE COUNT: 00456

10/3,K/35 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

07561639 SUPPLIER NUMBER: 15914455 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**First Financial Management Corp. announces expansion of bank lines of credit to \$1 billion.**

Business Wire, p11091250

Nov 9, 1994

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 362 LINE COUNT: 00031

10/3,K/36 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

07558464 SUPPLIER NUMBER: 15890133 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**First Financial Management Corp. announces shelf registration filing.**

Business Wire, p11041194

Nov 4, 1994

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 342 LINE COUNT: 00029

10/3,K/37 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

07556670 SUPPLIER NUMBER: 16369602 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Something old, something new in deals. (First Financial Management Corp. to acquire money transfer operations of Western Union)**

Radigan, Joseph; Borowsky, Mark

US Banker, v104, n10, p8(1)

Oct, 1994

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 606 LINE COUNT: 00047

10/3,K/38 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

07553211 SUPPLIER NUMBER: 15871093 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**First Financial Management Corp. announces court approval of Western Union purchase.**

Business Wire, p11011291

Nov 1, 1994

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 230 LINE COUNT: 00021

10/3,K/39 (Item 9 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

07286000 SUPPLIER NUMBER: 15508389 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Asset sale: First Financial Management Corporation to purchase assets of  
division of AT&T. (AT&T Global Information Solutions' Information Imaging  
Systems microfilm imaging and printing services division)**  
EDGE, on & about AT&T, v9, n305, p21(1)  
May 30, 1994  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 272 LINE COUNT: 00025

10/3,K/40 (Item 10 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

07223933 SUPPLIER NUMBER: 14937584 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The high cost of bad information. (Column)**  
Mancini, Larry; Willis, Roger  
Telemarketing, v12, n7, p 26(4)  
Jan, 1994  
DOCUMENT TYPE: Column ISSN: 0730-6156 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 1578 LINE COUNT: 00131

10/3,K/41 (Item 11 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

06756308 SUPPLIER NUMBER: 14633311 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Saber LAN Workstation. (Saber Software Corp.) (Software Review) (one of 13  
evaluations of network management software in 'Behind the Scenes')  
(Evaluation)**  
Bachus, Kevin  
PC Magazine, v12, n21, p366(1)  
Dec 7, 1993  
DOCUMENT TYPE: Evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 651 LINE COUNT: 00054

10/3,K/42 (Item 12 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

06667442 SUPPLIER NUMBER: 14067057 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**PC Galaxy helps track network components. (network management software)  
(Software Review) (Network Edition: First Looks) (Evaluation)**  
Nance, Barry

PC Magazine, v12, n14, pNE36(1)

August, 1993

DOCUMENT TYPE: Evaluation ISSN: 0888-8507

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 796 LINE COUNT: 00064

**10/3,K/43 (Item 13 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

06481325 SUPPLIER NUMBER: 13976880 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Making family businesses work discussed at NATSO convention. (National Assn of Truck Stop Operators)**

National Petroleum News, v85, n4, p22(1)

April, 1993

ISSN: 0149-5267 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 790 LINE COUNT: 00066

**10/3,K/44 (Item 14 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

05894717 SUPPLIER NUMBER: 12213024 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**LAN Automatic Inventory. (Brightwork Development Inc.) (Software Review)**

**(one of five evaluations of network-inventory programs in 'LAN Inventory Software') (Evaluation)**

Ellison, Carol

PC Magazine, v11, n12, p305(3)

June 30, 1992

DOCUMENT TYPE: Evaluation ISSN: 0888-8507

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1427 LINE COUNT: 00112

**10/3,K/45 (Item 15 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

05566206 SUPPLIER NUMBER: 11594153 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Rights verification plan one year later. (American Film Marketing**

**Association's rights verification service) (Copyright)**

Silvassy, Kathleen; McConnell, Chris; Moore, Thomas; Aluise, Susan J.;

McCaleb, Ian

Video Marketing News, v12, n22, p4(1)

Nov 4, 1991

ISSN: 0196-4429 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 401 LINE COUNT: 00032

**10/3,K/46 (Item 16 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB



(c)2002 The Gale Group. All rts. reserv.

05211690 SUPPLIER NUMBER: 10921365 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Electronic white pages may pave way for other services by the telephone companies. (electronic telephone directories) (Special Report: Telecommunications)**

Farrell, Michael

Capital District Business Review, v18, n7, p13(2)

June 3, 1991

ISSN: 0747-3699 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1850 LINE COUNT: 00148

10/3,K/47 (Item 17 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

04598638 SUPPLIER NUMBER: 09089515 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**A mortgage for the 21st Century. (HUD's reverse mortgage program for seniors)**

Pratte, Robert J.

Mortgage Banking, v50, n8, p45(7)

May, 1990

ISSN: 0730-0212 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 5092 LINE COUNT: 00399

10/3,K/48 (Item 18 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

04081466 SUPPLIER NUMBER: 07847625 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**The future of transactional card technologies.**

Urrows, Henry; Urrows, Elizabeth

Optical Information Systems, v9, n4, p190(19)

July-August, 1989

ISSN: 0886-5809 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 16993 LINE COUNT: 01397

10/3,K/49 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

07363767 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Network management software benchtest - Taking hold of the reins.**

**Network management software should help you to recognise needs,**

David Mitchell.

NETWORK NEWS, p101

September 15, 1999

JOURNAL CODE: WNNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4513

10/3,K/50 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

06597545 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**User Friendly**

David Shamah

JERUSALEM POST, p11

August 09, 1999

JOURNAL CODE: WJPT LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1763

10/3,K/51 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

04913793 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Thomson catches the Internet bug**

BARBARA SHECTER

FINANCIAL POST, p03

April 10, 1999

JOURNAL CODE: FFP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1003

10/3,K/52 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

04563912 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**ECHO Announces Agreement in Principal to Acquire Magic Software Development Inc.**

BUSINESS WIRE

March 08, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1312

(USE FORMAT 7 OR 9 FOR FULLTEXT)

10/3,K/53 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

04401447

**Teen must repay \$13,336 Internet debt**

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (MERCURY (AUSTRALIA)) , p7

February 20, 1999

JOURNAL CODE: WTMA LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 83

Set	Items	Description
S1	40824	(AGEN? OR DEBT?) (3N)COLLECT?
S2	64242	(OWE? ? OR OWING) (3N) (MONEY OR FUND? ? OR MONIES OR DEBT? - OR CASH OR PAYMENT? ?)
S3	103055	S1 OR S2
S4	16306422	DATABASE? ? OR DATA()BASE? ? OR COMPUTER? ? OR NETWORK? OR ONLINE? OR ON()LINE? OR INTERNET OR WEB OR WWW
S5	1943592	CERTIF? OR AUTHENTICAT? OR VERIF? OR LOGON? ? OR LOG? ?()ON OR LOGIN? ? OR LOG? ?()IN OR PASSWORD? ? OR PASS()WORD? ?
S6	314	S3(S)S4(S)S5
S7	139	S3(10N)S4(10N)S5
S8	80	RD (unique items)
S9	53	S8 NOT PY>1999
S10	53	S9 NOT PD>19991105

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File 621:Gale Group New Prod.Annou.(R) 1985-2002/Dec 23

(c) 2002 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2002/Dec 26

(c) 2002 The Gale Group

File 613:PR Newswire 1999-2002/Dec 26

(c) 2002 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2002/Dec 23

(c) 2002 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 634:San Jose Mercury Jun 1985-2002/Dec 24

(c) 2002 San Jose Mercury News

File 148:Gale Group Trade & Industry DB 1976-2002/Dec 23

(c)2002 The Gale Group

File 20:Dialog Global Reporter 1997-2002/Dec 26

(c) 2002 The Dialog Corp.

14/5/1 (Item 1 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
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014436979 \*\*Image available\*\*  
 WPI Acc No: 2002-257682/200230  
 XRPX Acc No: N02-199473

**On-line accounts receivable payment with financial institution paying purchase price and collecting collateral for future debts on security of accounts via Internet**

Patent Assignee: SAMSUNG CORP (SMSU ); SHINHAN BANK (SHIN-N); SHIN HAN BANK (SHIN-N)

Inventor: HWANG B S; LEE S I; LIM D R; SIM B H; SHIM B H; YIM D L

Number of Countries: 096 Number of Patents: 004

**Patent Family:**

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200215071	A1	20020221	WO 2001KR1340	A	20010806	200230 B
JP 2002099848	A	20020405	JP 2001244131	A	20010810	200239
AU 200178801	A	20020225	AU 200178801	A	20010806	200245
KR 2002013677	A	20020221	KR 200047646	A	20000811	200257

Priority Applications (No Type Date): KR 200047646 A 20000811

**Patent Details:**

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200215071 A1 E 24 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

JP 2002099848 A 10 G06F-017/60

AU 200178801 A G06F-017/60 Based on patent WO 200215071

KR 2002013677 A G06F-017/60

Abstract (Basic): WO 200215071 A1

NOVELTY - Method consists in collecting the transaction partner **accounts receivable** statements by the purchasing company, confirming them via e.g. the **Internet** and executing an agreement with the transaction partner under which the **accounts receivable** and the transaction partner right to notify the transfer are transferred and **authentication** is obtained from a **certified** electronic **authentication** institution.

DETAILED DESCRIPTION - The institution then pays the relevant loan amount if the transaction partner requests it and a check is made that it has been received. The institution notifies the purchasing company using e.g. a content-certified mail.

There is an INDEPENDENT CLAIM for an accounts receivable payment device.

USE - Method is for paying accounts received through on-line authenticated account transfer agreement.

ADVANTAGE - Method prevents chain bankruptcy.

DESCRIPTION OF DRAWING(S) - The figure shows the payment device structure.

pp; 24 DwgNo 2/3

Title Terms: LINE; ACCOUNT; RECEIVE; PAY; FINANCIAL; INSTITUTION; PAY; PURCHASE; PRICE; COLLECT; FUTURE; SECURE; ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

14/5/2 (Item 2 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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012584821 \*\*Image available\*\*  
WPI Acc No: 1999-390928/199933  
XRPX Acc No: N99-293321

Integrated financial information management system for enterprise group  
using internet - transmits financial affairs information from each  
enterprise belonging to group by computer network using web technique

Patent Assignee: OGAKI H (OGAK-I)  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11154194	A	19990608	JP 97336581	A	19971121	199933 B

Priority Applications (No Type Date): JP 97336581 A 19971121

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 11154194	A	18	G06F-019/00	

Abstract (Basic): JP 11154194 A

NOVELTY - Financial transactions from each enterprise belonging to a group is transmitted through a network using web technique. A single deposit account is maintained in which deposit or withdrawal of each enterprise is performed. The system provides an imaginary account in the database for managing financial transaction of each enterprise belonging to the group. DETAILED DESCRIPTION - The computer network is provided with three level **password** management data encryption unit for transmitting data. The system provides data which includes settlement of accounts between group firms, payment alternate, surplus fund or insufficiency of capital, automatic implementation of estimation, **accounts receivable**, automatic settlement of accounts in a group.

USE - For financial information management in enterprise group using internet.

ADVANTAGE - Reduces office burden to minimum by cutting office work for each firm.

Dwg.1/10

Title Terms: INTEGRATE; FINANCIAL; INFORMATION; MANAGEMENT; SYSTEM; GROUP;  
TRANSMIT; FINANCIAL; INFORMATION; BELONG; GROUP; COMPUTER; NETWORK; WEB;  
TECHNIQUE

Derwent Class: T01; T05

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-017/60; G07D-009/00

File Segment: EPI

Set	Items	Description
S1	711	ACCOUNT?(2N)RECEIV?
S2	465	S1 AND IC=G06F
S3	88	S2 (S) (INTERNET OR WWW OR WEB OR ONLINE OR ON()LINE)
S4	17	S3(S)(PASSWORD? ? OR AUTHENTICAT? OR VERIF? OR CERTIF? OR - LOGON? ? OR LOGIN? ? OR LOGS()(IN OR ON))
S5	54	S3(S)(LOG()IN OR ON)
S6	62	S4 OR S5
S7	62	IDPAT (sorted in duplicate/non-duplicate order)
S8	62	IDPAT (primary/non-duplicate records only)
S9	51	ACCOUNTS()RECEIVABLE
S10	45	S9 AND IC=G06F
S11	21	S10(S)(ONLINE OR WEB OR INTERNET OR NETWORK? OR COMPUTER? ? OR WWW OR ON()LINE)
S12	2	S11(S)(PASSWORD? ? OR AUTHENTICAT? OR VERIF? OR CERTIF? OR LOGON? ? OR LOGIN? ? OR LOG? ?() (IN OR ON))
S13	2	IDPAT (sorted in duplicate/non-duplicate order)
S14	2	IDPAT (primary/non-duplicate records only)

? show files

File 347:JAPIO Oct 1976-2002/Aug(Updated 021203)  
(c) 2002 JPO & JAPIO

File 350:Derwent WPIX 1963-2002/UD,UM &UP=200282  
(c) 2002 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209  
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6/5,K/12 (Item 12 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
 (c) 2002 WIPO/Univentio. All rts. reserv.

00853821

**METHOD AND APPARATUS FOR MANAGING ACCOUNTS RECEIVABLE CLAIMS**  
**PROCEDE ET APPAREIL PERMETTANT DE GERER DES CREANCES DE COMPTES DE**  
**DEBITEURS**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
 Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
 (Nationality)

Inventor(s):

LAND David, 3270 Charmaine Heights, Mississauga, Ontario L5J 4A2, CA,  
 GETGOOD Alan, 2340 Bromsgrove Road, Unit 59, Mississauga, Ontario L5A 3C1  
 , CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, Suite 211, 2570 Matheson  
 Blvd., East, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186524 A2 20011115 (WO 0186524)  
 Application: WO 2001IB838 20010430 (PCT/WO IB0100838)  
 Priority Application: US 2000562666 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10752

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20011115 A2 With declaration under Article 17(2)(a); without  
 abstract; title not checked by the International  
 Searching Authority.

Examination 20020131 Request for preliminary examination prior to end of  
 19th month from priority date

Fulltext Availability:

Claims

Claim

... history and a credit line.

5 A method in accordance with Claim 1 wherein the **accounts receivable**  
 system (10) is coupled to a client@system (14) by at least one of a wide  
 area **network** (86), a local area **network** (60) and the Internet (84), said  
 step of receiving (920) customer information further comprises the steps of  
 establishing a communication link between the client system and the **accounts**

receivable system, and authenticating the client system. 28

SUBSTITUTE SHEET (RULE 26)

. A method in accordance with Claim 5...

...communication link further comprises the step of linking the client system (14) to the accounts receivable system (10) by a telephone

7 A method in accordance with Claim 1 further...

6/5,K/13 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00851708

METHOD, APPARATUS AND COMPUTER PROGRAM FOR MANAGING ACCOUNTING SYSTEM INTERFACES

PROCEDE, APPAREIL ET PROGRAMME INFORMATIQUE PERMETTANT DE GERER LES INTERFACES D'UN SYSTEME DE COMPTABILISATION

Patent Applicant/Assignee:

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Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
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Inventor(s):

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Legal Representative:

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Blvd., East, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184389 A2 20011108 (WO 0184389)

Application: WO 2001IB919 20010430 (PCT/WO IB0100919)

Priority Application: US 2000561654 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11020

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20011108 A2 With declaration under Article 17(2)(a); without  
abstract; title not checked by the International  
Searching Authority.

Examination 20020131 Request for preliminary examination prior to end of  
19th month from priority date

Fulltext Availability:



## Claims

### Claim

... OSB system (20). 1 5 3. A method in accordance with Claim -1 wherein the **accounts receivable** system (10) is coupled to the client system (14) by a wide area **network** (86), said step of receiving information further comprises the steps of establishing a communication link between the client system and the **accounts receivable** system; and **authenticating** the client system.

4 A method in accordance with Claim 1 wherein. the accounts reccivable...

...comprises the steps of establishing a 28 communication link between the client system and the **accounts receivable** system after **authenticating** a user using the **accounts receivable** system. 5 A method in accordance with Claim 3 wherein said step of establishing a...

6/5,K/14 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00851707

**METHOD AND APPARATUS FOR MANAGING REMITTANCE PROCESSING WITHIN ACCOUNT RECEIVABLES**

**PROCEDE ET APPAREIL DE GESTION DU TRAITEMENT DES VERSEMENTS DES COMPTES DEBITEURS**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
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Inventor(s):

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Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, Suite 211, 2570 Matheson  
Blvd., East, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184388 A2 20011108 (WO 0184388)

Application: WO 2001IB847 20010430 (PCT/WO IB0100847)

Priority Application: US 2000563633 20000502

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Publication Language: English

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10534

English Abstract

French Abstract

Legal Status (Type, Date, Text)

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Examination 20020207 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Claims

Claim

... wherein. the accounts receivable system is coupled to a client system by a wide area **network** , said step of receiving customer invoice information from the client system further comprises the steps of establishing a communication link between the client system and the account receivables system; and **authenticating** the client system.

4 A method in accordance with Claim 1 wherein the accounts receivable system is coupled to a client system by a local area **network** , said step of receiving customer invoice information from the client system further comprises the steps...

...establishing a communication link between the client system and the account receivables system; and **authenticating** the client system.

5 A method in accordance with Claim 1 wherein the accounts receivable...

6/5,K/15 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00851706

**METHOD AND APPARATUS FOR MANAGING CREDIT INQUIRIES WITHIN ACCOUNT RECEIVABLES**

**PROCEDE ET APPAREIL DE GESTION DES ENQUETES DE SOLVABILITE AU SEIN DE COMPTES DEBITEURS**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

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, CA,

Legal Representative:

WILSON Craig (agent), Craig Wilson and Company, 2570 Matheson Blvd. East,  
Suite 211, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184387 A2 20011108 (WO 0184387)

Application: WO 2001IB846 20010430 (PCT/WO IB0100846)

Priority Application: US 2000561653 20000502

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Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 10169

English Abstract

French Abstract

Legal Status (Type, Date, Text)

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abstract; title not checked by the International  
Searching Authority.

Examination 20020131 Request for preliminary examination prior to end of  
19th month from priority date

Fulltext Availability:  
Claims

Claim

... not through the client system.

9 A method in accordance with Claim 1 wherein, the **accounts receivable** system is coupled to the client by at least one. of a wide area **network**, a local area **network** and the Internet, said step of receiving customer information comprises the steps of -20 establishing a communication link between the client system and the **accounts receivable** system; and **authenticating** the client system.

10 A method in accordance with Claim 9 wherein. said step of...

6/5,K/16 (Item 16 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00851695

**METHOD AND APPARATUS FOR MANAGING ACCOUNT RECEIVABLES**

**PROCEDE ET DISPOSITIF DE GESTION DE CREANCES**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL EQUIPMENT FINANCE INC, 2300 Meadowvale  
Boulevard, Mississauga, Ontario L5N 5P9, CA, CA (Residence), CA  
(Nationality)

Inventor(s):

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, CA,

Legal Representative:

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Suite 211, Mississauga, Ontario L4W 4Z3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184346 A2 20011108 (WO 0184346)

Application: WO 2001IB916 20010430 (PCT/WO IB0100916)

Priority Application: US 2000561655 20000502

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Main International Patent Class: G06F-017/00

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Detailed Description

Claims

Fulltext Word Count: 10335

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20011108 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Examination 20020131 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Claims

Claim

... link. Fax server 52 communicates with other devices 64, 66, 70 and 72, as well. **Accounts Receivable** System 30 is installed at a business entity site while OSB system 20 is located...

...a minimum 36 MB RAM running Windows'95 or Windows NT 4.0 workstation and **Internet** Explorer 4.0 and above. Server system 12 includes an application server 40 with a...

...processor and a minimum 64 MB RAM running Windows NT 4.0 server and an **Internet** Information Server 92. The Busintss logic will reside in this layer in the form of...40 of Server system 12. The Software Architecture used in ARS system 30 has a **Web** Browser such as IE 4.0 and above as the front end. The **Web** Browser downloads the ActiveX controls developed in VB5.0, which forms the User Interface.

Middleware...

...example, there are a number of middleware products that link a database system to a **Web** server. This allows users to request data from the database using forms displayed, on a **Web** browser, and it enables the **Web** server to return dynamic **Web** pages based on the user's requests and profile.

Middleware retrieves data from Oracle database...organized into five modules: a Credit Inquiry Module 190, a remittance processing Module 194, an **Accounts Receivable** Claim (ARC) Module 200, a MaintenanceModule204andanAdministrationModule210. RemittanceProcessing Module 194 is sometimes referred to as a...

...covering order shipping approvals (after credit valuation), billing/invoice feeds, customer dispute monitoring and reporting ( **on - line** ), and final month-end G/L interface for receivables balancing. Each module of ARS 10...

...10 predicts overall cash forecasting for the client. Credit Inquiry Module

190 further performs audit **verification** for tracking all transactions at the customer level for account reconciliation. 1 . CREDIT APPLICATION PROCESS...online to manage trade receivables.

5 A method in accordance with Claim 1 wherein the **accounts receivable** system is coupled to a client system by a wide area **network** , said step of receiving information comprises the steps of establishing a communication link between the client system and the **accounts receivable** system, and **authenticating** the client system. 6 A method in accordance with Claim 1 wherein the accounts receivable system is coupled to a client system by a local area **network** , said step of receiving information comprises the steps of establishing a communication link between the client system and the accounts receivable system, and **authenticating** the client system.

7 A method in accordance with Claim 1 wherein the accounts...

...system coupled to a database and a client system configured to be coupled to the **accounts receivable** system by a communications link, said method comprising the steps of: establishing the communication link between the accounts receivable system and the client system; **authenticating** the client system; and receiving information from the client system, extracting data from the information...

...link further includes the step of linking with at least one of a wide area **network** , a local area **network** and the Internet.

15 A method in accordance with Claim 13 further comprising the steps...

6/5,K/19 (Item 19 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00769406 \*\*Image available\*\*

**INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM**  
**SYSTEME INTEGRE D'AUTOMATISATION DES ECHANGES COMMERCIAUX ENTRE ENTREPRISES**  
**PAR L'INTERNET**

Patent Applicant/Inventor:

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Legal Representative:

COVERSTONE Thomas E (agent), Burns, Doane, Swecker & Mathis, LLP, P.O.  
Box 1404, Alexandria, VA 22313-1404, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200102927 A2-A3 20010111 (WO 0102927)  
Application: WO 2000US16739 20000616 (PCT/WO US0016739)  
Priority Application: US 99334688 19990617

Parent Application/Grant:

Related by Continuation to: US 99334688 19990617 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 51133

#### English Abstract

The present invention, generally speaking, provides within a self-sufficient single application a general business solution (figure 2B) for end-to-end, continuous-flow, business-to-business electronic commerce, enabling the virtual enterprise in which the entire business can be run via a web browser (figure 3). The self-sufficient single application (figure 2B) provides flexibility, affordability and business scalability. Flexibility is achieved using a unitary "solid-state" web enabled database (figure 3) having a "lowest-common-denominator" item record, or central item table, that serves as the fundamental building block of the system. (The level of granularity of the item record is that used in common commercial exchange--e.g., boxes, pounds, gross, hours, etc.--depending on the nature of the item. The measure may be physically measure or a measure of time, or any other appropriate measure. That is, if a good or service can be measured, then the present system may be used to deal in that good or service.) Each item record (figure 3) contains business domain-specific fields pertaining to some and preferably all of the following business domains: products (figure 3), payments (figure 3), performance (figure 3) and personnel (figure 3).

#### Legal Status (Type, Date, Text)

Publication 20010111 A2 Without international search report and to be republished upon receipt of that report.

Examination 20011101 Request for preliminary examination prior to end of 19th month from priority date

Search Rpt 20020510 Late publication of international search report

Republication 20020510 A3 With international search report.

#### Fulltext Availability:

Detailed Description

Claims

#### Detailed Description

... illustration of a Vendor Invoice display; Figure 92 is an illustration of a Daily Vendor **Verification** screen display; Figure 93 is an illustration of a Vendor Payment Register screen display; Figure...

...a Chart of Accounts-Account Detail screen display;

Figure 99 is an illustration of an **Accounts Receivable** Customer Setup screen display;

Figure I 00 is an illustration of an **Accounts Receivable** screen display;

Figure IO 1 is an illustration of an **Accounts Receivable** -Account Detail screen display;

Figure 102 is an illustration of an Accounts Payable Partner Setup...a table that places in context the present continuous, end-to end, business-to-business, **web** -based electronic commerce system;

Figure 164 is a block diagram of a continuous, end-to-end, business-to-business, **web** -based electronic commerce system in accordance with an

exemplary embodiment of the invention;  
Figure 165...

...Figure 166, including Figures 166A, 166B and 166C, is a diagram of a global **web** -business operations model;

Figure 167 is a diagram illustrating how universal demand documents are created...

...diagram illustrating on-demand supply chain management;

Figure 170 is a block diagram of an **Internet** -intrinsic, distributed business transaction data cluster;

Figure 171 is a block diagram of another example of an **Internet** -intrinsic, distributed business transaction data cluster;

Figure 172 is a block diagram showing redundant **Internet** -intrinsic, distributed business transaction data clusters;

Figure 173 is a block diagram illustrating business...

...engine;

Figure 176 is a diagram showing the present system acting as a front-end **web** business interface;

Figure 177 is a diagram showing the present system acting as an integrated...block diagram of an example of an e-CPU-based vertical market/niche market **Internet** commerce portal;

Figure 181 is a block diagram of a further example of a e-CPU-based vertical market/niche market **Internet** commerce portal;

Figure 182 is an example of a "Process Flow" menu used for computer assisted training;

Figure 183 is a chart illustrating criteria for **web** -based automatic bidding and awarding bids;

Figure 184 is a flowchart illustrating operation of an **on - line** user manual;

and Figure 185 is a chart illustrating computer-assisted budget preparation.

DETAILED DESCRIPTION...

#### Claim

... the amount. This screen display may be used to modify account information as necessary. For **accounts receivable** , a correspondence between line items on a customer invoice and specific accounts is set up ...

...to-date financial report can be run at any time. Referring to Figure 100, an **accounts receivable** display is shown in accordance with an exemplary embodiment of the invention. For each...accounts payable as those of Figure 99, Figure 100 and Figure 101 for **accounts receivable** are shown in Figure 102, Figure 103 and Figure 104, respectively.

If the setup of...

...or at scheduled times) and is assured to be up-to-date. Moreover, it is **verifiable** , i.e., every supporting transaction may be readily retrieved and viewed. In an exemplary embodiment...

...information conduit. In an exemplary embodiment, the HR backbone is realized by the same integrated, **Web** -enabled, client/server database as described heretofore. Various functional blocks manipulate data stored within the...outside sources, and may also be made available to the

candidate, e.g., through the **Web** . During the hiring process, employment documents are scanned (or input directly by the candidate during... effective as applied to PRIS (purchasing, shipping, receiving, installation and assembly), vendor invoice **verification** , customer collections and processing of returns. Percolation may be single-level or multi-level.

Percolation as applied to vendor invoice **verification** has been described previously. As was previously observed, the hierarchy of classifications is important in...

...selecting a different vendor. The vendor order may then be placed by posting via the **Web** , or the vendor order may be posted on the **Web** for bid. In the latter instance, bid results are received via the **Web** , and the vendor order is then placed based on the ...The user then starts the receiving process and, optionally, receiving status is posted via the **Web** or via email to selected customers and/or vendors. Shipping percolation is in large part...

...level, identifying sales orders with a large quantity of installation, sales orders ready for software **network** integration, sales orders ready for assembling, sales orders missing one last item, sales orders with...

...out of warranty repair, etc.

Supply Chain Integration/Management

The present software program provides for **Web** access by various business partners to all of the information relevant to the business. The software may therefore be described as **Web** -enabled Enterprise Resource Planning (WERP) software. The present WERP software allows for an unprecedented degree...

...User demand information is gathered by a user following a URL link from a customer **Web** site. The link accesses the present WERP software. Using the software, the user creates a...

...purchasing, and the item is ordered, e.g., by communicating order information to a vendor **Web** site and a manufacturer **Web** site. In the latter instance (component assembly is

85

required), a component file is accessed...

...components are ordered by, as in the previous instance, communicating order information to a vendor **Web** site and a manufacturer **Web** site. Note that, if an item is discontinued or not available (i.e., backordered), if...

...of availability within multiple tiers. Availability information within multiple tiers may be obtained via the **Web** . If customer specified installation and/or shipping instructions are likely to cause substantial delay in...

...is compressed to that of a single order (single stage of a typical supply chain).

**Web** Universal ...business rules serve as an electronic template for specifying a customized business relationship. By providing **Web** access to a comprehensive ("universal") set of relevant business engagement rules, the creation and management of information-age business relationships is greatly simplified. The feature of providing **Web** access to a comprehensive set of relevant business engagement rules is referred to herein as W-UBER (" **Web** Universal



Business Engagement Rules"). In a preferred embodiment, WUBER not only provides for the specification...was described previously in relation to accounts payable. The same model may be applied to **accounts receivable**, RMAs, sales, PIRJS, etc.

Tracking Prospective Customers and Vendors  
Customer and vendor files may be...

...can instead say "Let's check on that." The salesman may then immediately use the **Web** to access the information needed to answer the customer's question. **Web** access may be through a desktop or laptop computer, either wired or unwired, or may be wireless through a handheld or palmtop computer. Alternatively, connection to the **Web** may be made prior to a sales call to download for a particular customer-all...contrast with known workflow systems, the present system, sometimes referred to hereinafter as the ICETM (**Internet Commerce Equalizer**) system, represents a purpose-built application suite where all applications are both physically...be executed. In the ICE system, by contrast, it is possible to navigate a comprehensive **web** of applications in any way needed by the user, with each and every application already a potential source or target application to every member of the navigation **web**.

A unique feature of the ICE system is its capability to support Dynamic Conventional workflow...

...where no workflow exists that has not been previously defined, the ICE system is a **web** of business functions (methods). Potential connectivity and application-to-application workflow are universally present.

This...

...that whenever necessary, rational business rules can be overlaid on top of this "universal navigation **Web**" as would be the case if the invocation of a method results of posting the...in what ever order suits the business case. \* ICE applications are coded to "open navigation **Web**" standards. Every ICE application is written as if it could be invoked by any other ...neously "posts" that update across all users and all business methods E-commerce and **Internet E-commerce** and **Internet** Both user navigation and enabling typically a retrofit or architecture is intrinsic to the inter-system communication add-on ICE TM (**Internet Commerce** are fully **Internet** enabled Enabler) architecture Applications must be retrofit- ICE TM applications (business All business processes are...

...source and/or target method "forward button." The potentions to every other method. tial navigation **web** is a 3 dimensional geodesic of business methods Applications tend to be frag- Applications are...

6/5,K/27 (Item 27 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00501664 \*\*Image available\*\*

INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM  
COMMERCE ELECTRONIQUE ET TRANSACTIONS AUTOMATIQUES INTEGRES

Patent Applicant/Assignee:

WONG Charles,  
Inventor(s):

WONG Charles,

Patent and Priority Information (Country, Number, Date):

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Priority Application: US 97995591 19971222

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US

UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN

GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

International Patent Class: G06F-015/46; G06K-005/00

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 43431

#### English Abstract

The present invention, generally speaking, provides software that enables end-to-end, business-to-business Web commerce (Web business, or e-business) and that automates to the greatest degree possible, in a unified and synergistic fashion and using best proven business practices, the various aspects of running a successful and profitable business. Web business and business automation are both greatly facilitated using a computing model based on a single integrated database management system (DBMS) with intrinsic data synchronization that is either Web-enabled or provided with a Web front-end. The Web provides a window into a "seamless" end-to-end internal business process. The effect of such integration on the business cycle is profound, allowing the sale of virtually anything in a transactional context (goods, services, insurance, subscriptions, etc.) to be drastically streamlined.

#### Detailed Description

... illustration of a Vendor Invoice display;

Figure 92 is an illustration of a Daily Vendor **Verification** screen display; Figure 93 is an illustration of a Vendor Payment Register screen display, Figure...

...a Chart of Accounts-Account Detail screen display;

Figure 99 is an illustration of an **Accounts Receivable** Customer Setup screen display;

Figure 100 is an illustration of an **Accounts Receivable** screen display;

Figure 101 is an illustration of an **Accounts Receivable** -Account Detail screen display;

Figure 102 is an illustration of an Accounts Payable Partner Setup...

6/TI/1 (Item 1 from file: 348)

DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Methods and apparatus for network-enabled virtual printing  
Verfahren und Gerat um durch Netzwerk ermöglicht virtuell zu drucken  
Procede et dispositif pour impression virtuelle validee pour reseau

6/TI/2 (Item 2 from file: 348)

DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Methods and apparatus for print scraping  
Verfahren und Apparat zum Zusammenstellen von Druckdaten  
Methode et appareil pour collecter des donnees a imprimer

6/TI/3 (Item 3 from file: 348)

DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Methods and apparatus for submitting information to an automated lending  
system  
Verfahren und Apparat zum Uberstellen von Informationen an ein  
automatisches Kreditsystem  
Methode et appareil pour soumettre des informations a un systeme  
automatique de credit

6/TI/4 (Item 4 from file: 348)

DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Methods and apparatus for monitoring facsimile collateral for lending  
Verfahren und Apparat zum Kontrollieren von Faksimile-Zusatzdokumenten fur  
Kredite  
Methodes et appareil pour controler des documents additionnels de type  
facsimile pour des prets

6/TI/5 (Item 5 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

DYNAMIC ELECTRONIC CHAIN-OF-TRUST DOCUMENT WITH AUDIT TRAIL  
DOCUMENT CHAINE DE CONFIANCE ELECTRONIQUE ET DYNAMIQUE A FILIERE DE  
VERIFICATION

6/TI/6 (Item 6 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD FOR SELLING MARINE CARGO INSURANCE IN A NETWORK ENVIRONMENT  
PROCEDE DE VENTE D'ASSURANCE DE TRANSPORT DE MARCHANDISES MARITIMES DANS UN  
ENVIRONNEMENT DE RESEAU

6/TI/7 (Item 7 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ELECTRONIC, REAL-TIME, INSURANCE VERIFICATION, FILING AND FUNDING SYSTEM  
SYSTEME ELECTRONIQUE DE VERIFICATION D'ASSURANCES, DE CLASSEMENT ET DE  
FINANCEMENT EN TEMPS REEL

6/TI/8 (Item 8 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

CARGO INSURANCE MANAGEMENT SYSTEM  
SYSTEME DE GESTION D'ASSURANCE SUR FACULTES

6/TI/9 (Item 9 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND DEVICE FOR BILL ACCOUNT BY ON-LINE CERTIFIED CONTRACT  
PROCEDE ET DISPOSITIF POUR FACTURES A EFFETS PAR CONTRAT CERTIFIE EN LIGNE

6/TI/10 (Item 10 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS  
PROCEDE ET SYSTEME POUR LE TRAITEMENT DE PAIEMENTS PAR INTERNET

6/TI/11 (Item 11 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTERACTIVE ON LINE BUSINESS NETWORK  
RESEAUX COMMERCIAUX INTERACTIFS EN LIGNE

6/TI/17 (Item 17 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SERVER-BASED BILLING AND PAYMENT SYSTEM  
SYSTEME DE FACTURATION ET DE PAIEMENT BASE SERVEUR

6/TI/18 (Item 18 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS AND METHODS FOR PROVIDING A BARTER EXCHANGE LINE OF CREDIT  
SYSTEMES ET PROCEDES PERMETTANT D'OBTENIR UNE LIGNE DE CREDIT POUR UNE  
OPERATION D'ECHANGE

6/TI/20 (Item 20 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A SIMULATION ENABLED  
FEEDBACK SYSTEM  
SYSTEME, PROCEDE ET APPAREIL POUR SYSTEME DE RETOUR D'INFORMATION BASE SUR  
LA SIMULATION

6/TI/21 (Item 21 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GOAL BASED SYSTEM  
UTILIZING A TABLE BASED ARCHITECTURE  
SYSTEME, PROCEDE ET APPAREIL POUR SYSTEME BASE SUR DES OBJECTIFS UTILISANT

UNE ARCHITECTURE FONDEE SUR DES TABLES

6/TI/22 (Item 22 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A SIMULATION ENABLED RETAIL  
MANAGEMENT TUTORIAL SYSTEM  
SYSTEME, PROCEDE ET APPAREIL POUR SYSTEME DIDACTICIEL DE GESTION DE DETAIL  
BASE SUR LA SIMULATION

6/TI/23 (Item 23 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GOAL BASED SYSTEM  
UTILIZING A SPREADSHEET AND TABLE BASED ARCHITECTURE  
SYSTEME, PROCEDE ET APPAREIL POUR SYSTEME BASE SUR DES OBJECTIFS UTILISANT  
UNE ARCHITECTURE FONDEE SUR UN TABLEUR ET DES TABLES

6/TI/24 (Item 24 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A RUNTIME PROGRAM ANALYSIS  
TOOL FOR A SIMULATION ENGINE  
SYSTEME, PROCEDE ET APPAREIL DESTINES A UN OUTIL D'ANALYSE DE PROGRAMME AU  
MOMENT DE L'EXECUTION POUR MOTEUR DE SIMULATION

6/TI/25 (Item 25 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A RUNTIME PROGRAM  
REGRESSION ANALYSIS TOOL FOR A SIMULATION ENGINE  
SYSTEME, PROCEDE ET APPAREIL DESTINE A UN OUTIL D'ANALYSE DE REGRESSION DE  
PROGRAMME AU MOMENT DE L'EXECUTION POUR MOTEUR DE SIMULATION

6/TI/26 (Item 26 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GOAL BASED SYSTEM  
UTILIZING A SPREADSHEET ARCHITECTURE  
SYSTEME, PROCEDE ET APPAREIL POUR SYSTEME BASE SUR DES OBJECTIFS UTILISANT  
UNE ARCHITECTURE DE TABLEUR

6/TI/28 (Item 28 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ELECTRONIC INVOICING AND COLLECTION SYSTEM AND METHOD  
SYSTEME ET PROCEDE ELECTRONIQUES DE FACTURATION ET DE RECOUVREMENT

6/TI/29 (Item 29 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR PROCESSING ELECTRONIC DOCUMENTS

Set	Items	Description
S1	415	ACCOUNTS()RECEIVABLE
S2	324	S1 AND IC=G06F
S3	89	S2(S) (ONLINE OR ON()LINE OR INTERNET OR WEB OR NETWORK? OR WWW)
S4	29	S3(S) (PASSWORD? ? OR PASS()WORD? ? OR AUTHENTICAT? OR VERI-F? OR CERTIF? OR LOGON? ? OR LOGIN? ? OR LOG? ?() (IN OR ON))
S5	29	IDPAT (sorted in duplicate/non-duplicate order)
S6	29	IDPAT (primary/non-duplicate records only)

? show files

File 348:EUROPEAN PATENTS 1978-2002/Dec W03  
(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20021219,UT=20021212  
(c) 2002 WIPO/Univentio

7/5/1 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

04186782  
ACCOUNTING CHANGES AFFECT SOFTWARE COMPANIES' FIGURES  
US - ACCOUNTING CHANGES AFFECT SOFTWARE COMPANIES' FIGURES  
Financial Times (C) 1991 (FT) 3 April 1991 p23

7/5/2 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

5825411 INSPEC Abstract Number: C9803-7100-043  
**Title: "Inter-Corporate EC planning" project**  
Author(s): Yamada, M.; Kuroiwa, H.; Kawashima, S.; Okuda, K.  
Journal: NEC Technical Journal vol.50, no.11 p.34-9  
Publisher: NEC,  
Publication Date: Nov. 1997 Country of Publication: Japan  
CODEN: NECGEZ ISSN: 0285-4139  
SICI: 0285-4139(199711)50:11L:34:TCPP;1-B  
Material Identity Number: H719-98002  
Language: Japanese Document Type: Journal Paper (JP)  
Treatment: Practical (P)  
Abstract: NEC is promoting the "Inter-Corporate EC planning" experience project (IC-EC planning), which is promoted by MITI as an electronic commerce experience project. The target of the "IC-EC planning" project is to make effective models of business-to-business (B to B) electronic commerce on the **Internet**. NEC has developed the "Information Management Center (IMC)" and "server for corporation" which support B to B electronic commerce. IMC provides some services, which include encryption of messages transmitted on the **Internet**, enabling users to **verify** each other, and ensuring the validity of electronic commerce transactions. "IC-EC planning" also provides services such as "netting", "matching **accounts receivable** and **accounts payable** automatically", and evaluates the effectiveness of these services through trials. The paper describes general specifications of the "IC-EC planning" experience system. (9 Refs)  
Copyright 1998, IEE

7/5/3 (Item 2 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02543373 INSPEC Abstract Number: D85002810  
**Title: Back to Basics: simply the basics (accounting package)**  
Author(s): Stiner, F.M., Jr.  
Journal: Business Software vol.3, no.8 p.58-60  
Publication Date: Aug. 1985 Country of Publication: USA  
CODEN: BUSOEH ISSN: 0742-1214  
Language: English Document Type: Journal Paper (JP)  
Treatment: Practical (P); Product Review (R)

7/5/4 (Item 1 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00381414 95WN04-011

**Judicious on all accounts: Solomon IV 1.5**

Sahai, Manjit K

Windows Magazine , April 1, 1995 , v6 n4 p140, 1 Page(s)

ISSN: 1060-1066

Company Name: Solomon Software

Product Name: Solomon IV

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Hardware/Software Compatibility: IBM PC Compatible; Microsoft Windows

Geographic Location: United States

7/5/5 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00360002 94PW09-017

**Peachtree Accounting 3.0 for Windows: small-business bookkeeper**

Morochove, Richard

PC World , September 1, 1994 , v12 n9 p107, 1 Page(s)

ISSN: 0737-8939

Company Name: Peachtree Software

Product Name: Peachtree Accounting for Windows

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): A

Hardware/Software Compatibility: IBM PC Compatible; Microsoft Windows

Geographic Location: United States

7/5/6 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00336346 94PI01-244

**CA-Simply Accounting for Windows**

Gilliland, Steve

PC Magazine , January 25, 1994 , v13 n2 p202-203, 2 Page(s)

ISSN: 0888-8507

Company Name: Computer Associates International

Product Name: CA-Simply Accounting for Windows

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): b

Hardware/Software Compatibility: IBM PC Compatible; Microsoft Windows

Geographic Location: United States

7/5/7 (Item 4 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00248097 91IW09-020



**Multiuser Accountant Inc. provides unlimited access**  
Mace, Scott  
InfoWorld , September 2, 1991 , v13 n35 p16, 1 Pages  
ISSN: 0199-6649  
Company Name: Softsync/Bloc  
Product Name: Accountant Inc./Multiuser  
Languages: English  
Document Type: Product Announcement  
Hardware/Software Compatibility: Macintosh  
Geographic Location: United States

7/5/8 (Item 5 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00232784 91PX01-024  
**Abasoft**  
Benavente, J E  
PCM , January 1, 1991 , v8 n7 p68-69, 2 Pages  
ISSN: 0747-0460  
Languages: English  
Document Type: Software Review  
Grade (of Product Reviewed): a  
Hardware/Software Compatibility: IBM PC Compatible  
Geographic Location: United States

7/5/9 (Item 6 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00229015 90PW11-044  
**Pacioli 2000 1.02**  
Morochove, Richard  
PC World , November 1, 1990 , v8 v11 p197-201, 3 Pages  
ISSN: 0737-8939  
Languages: English  
Document Type: Software Review  
Grade (of Product Reviewed): a  
Geographic Location: United States

7/5/10 (Item 7 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00211800 89PK02-019  
**ACCPAC accounting program gains new data-entry, reporting features**  
Ferranti, Marc  
PC WEEK , February 5, 1990 , v7 n5 p23, 1 Pages  
ISSN: 0740-1604  
Languages: English  
Document Type: Product Announcement  
Geographic Location: United States

7/5/11 (Item 8 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2002 Info. Today Inc. All rts. reserv.

00131744 86IW11-320  
Softsync releases financial software for the Macintosh  
Mace, Scott  
InfoWorld , Nov 24 1986 , v8 n47 p14, 1 Pages  
ISSN: 0199-6649  
Languages: English  
Document Type: Product Announcement  
Geographic Location: United States

7/5/12 (Item 1 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2002 Info.Sources Inc. All rts. reserv.

00109377 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Geac Computer Corp Ltd (859061)

TITLE: At Your eService  
AUTHOR: Cassidy, Peter  
SOURCE: Information Week, v684 p91(3) Jun 1, 1998  
ISSN: 8750-6874  
HOMEPAGE: <http://www.informationweek.com>

6/98

RECORD TYPE: Review  
REVIEW TYPE: Company

Geac Computer 's SmartSteam and Enterprise Server software divisions have an advanced **online** customer-support strategy that is now based on the **Internet** . **Web** -based resources have prompted Geac's divisions to use the **Internet** for customer support. Silknet Software's eService, a customer service suite composed of messaging, case handling, and **database** utilities designed for intranet and **Internet** deployment, is used. Geac expects to save about a million dollars a year just on 800-number costs alone once the system has been deployed. In-house staff did the programming needed to migrate to eService, but had some help from Silknet's technical consultants. Geac, a 27-year old, \$318-million company with many client/server and mainframe applications, sells **accounts receivable** and human resources management products for such vertical markets as manufacturing, distribution, banking, publishing, hotel management, and construction. An industry expert says that many Customer Interaction Software solutions are adapted from suites created for telephone call centers, but Geac wanted a system that made customers' solutions and support reps' solutions as identical as possible, in order to avoid distracting differences. To access support pages, users **log on** with a name and **password** ; support staff control their options by finding out what solutions and cases are available to users.

7/5/13 (Item 2 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2002 Info.Sources Inc. All rts. reserv.

00067940

DOCUMENT TYPE: Review

PRODUCT NAMES: Mondial 1.0 WorldClass Accounting (500712)

TITLE: More and Less for Your Money

AUTHOR: Gilliland, Steve

SOURCE: Computer Shopper, v14 n8 p446(1) Aug 1994

ISSN: 0886-0556

HOME PAGE: <http://www.computershopper.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

Set	Items	Description
S1	1579	ACCOUNTS()RECEIVABLE
S2	2520265	DATABASE? ? OR DATA()BASE? ? OR COMPUTER? ? OR NETWORK? OR ONLINE? OR ON()LINE? OR INTERNET OR WEB OR WWW
S3	239110	CERTIF? OR AUTHENTICAT? OR VERIF? OR LOGON? ? OR LOG? ?()ON OR LOGIN? ? OR LOG? ?()IN OR PASSWORD? ? OR PASS()WORD? ?
S4	26	S1(S)S2(S)S3
S5	13	RD (unique items)
S6	13	S5 NOT PY>1999
S7	13	S6 NOT PD>19991105

? show files

File 35:Dissertation Abs Online 1861-2002/Nov  
(c) 2002 ProQuest Info&Learning

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group

File 65:Inside Conferences 1993-2002/Dec W4  
(c) 2002 BLDSC all rts. reserv.

File 2:INSPEC 1969-2002/Dec W3  
(c) 2002 Institution of Electrical Engineers

File 233:Internet & Personal Comp. Abs. 1981-2002/Dec  
(c) 2002 Info. Today Inc.

File 474:New York Times Abs 1969-2002/Dec 24  
(c) 2002 The New York Times

File 475:Wall Street Journal Abs 1973-2002/Dec 24  
(c) 2002 The New York Times

File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Nov  
(c) 2002 The HW Wilson Co.

File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Nov  
(c)2002 Info.Sources Inc

14/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01076743 97-26137

**1995 software guide: Conveying the message faster, more efficiently**

Anonymous

Direct Marketing v58n2 PP: 46-56 Jun 1995

ISSN: 0012-3188 JRNL CODE: DIM

WORD COUNT: 6019

...TEXT: purchased. The basic configuration includes product dictionary, account name dictionary, and vendor dictionary, utilities for **network** setup, **passwords**, diagnostics, and backing up data files, invoices, shipping information, and **accounts receivable**. Available options include information response, letters, purchase orders, returned merchandise authorization, general ledger, accounts receivable...

14/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00724086 93-73307

**Golden Rule's Suits Have Mixed Results**

Knowles, Robert G.

National Underwriter (Life/Health/Financial Services) v96n7 PP: 4, 8 Feb 17, 1992

ISSN: 0893-8202 JRNL CODE: NUD

WORD COUNT: 5089

...TEXT: complexity targeted at small companies and start-ups. The software helps companies handle accounts payable, **accounts receivable**, and most other financial operations. Available through a **network** of **certified** dealers and consultants, the software operates on virtually all corporate computer systems. (Prices range from...

14/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00538528 91-12872

**Account-Ability**

Fraser, Jill Andresky

Inc. v13n3 PP: 72-78 Mar 1991

ISSN: 0162-8968 JRNL CODE: INO

WORD COUNT: 5089

...TEXT: complexity targeted at small companies and start-ups. The software helps companies handle accounts payable, **accounts receivable**, and most other financial operations. Available through a **network** of **certified** dealers and consultants, the software operates on virtually all corporate computer systems. (Prices range from...

14/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00179846 82-21407

**How to Automate Your Inventory System**

Berst, Jesse

Drug Topics v126n16 PP: 65-70 Aug 16, 1982

ISSN: 0012-6616 JRNL CODE: RXT

...ABSTRACT: any inventory item, 2. the ability to check stock levels and notify the operator, 3. **password** protection, to eliminate unauthorized access to **computer** files, 4. automatic updating of **accounts receivable** and inventory files, and 5. maintenance of an inventory valuation report. The shopping list should...

**14/3,K/5** (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

01153449 SUPPLIER NUMBER: 00638877 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Macola's Accounting Software: A Major Asset.**

Dauphinals, G.W.; Owens, S.M.

PC Magazine, v4, n15, p150-156

July 23, 1985

DOCUMENT TYPE: evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 4038 LINE COUNT: 00322

... is effective only if, every time you need to enter an order, you can quickly **verify** inventory counts or quote an appropriate price. Similarly, **on - line** access to **accounts receivable** records is often useful only if you can gain immediate access to the data.

Macola...

Set	Items	Description
S1	58192	ACCOUNTS()RECEIVABLE
S2	4021860	DATABASE? ? OR DATA()BASE? ? OR COMPUTER? ? OR NETWORK? OR ONLINE? OR ON()LINE? OR INTERNET OR WEB OR WWW
S3	482394	CERTIF? OR AUTHENTICAT? OR VERIF? OR LOGON? ? OR LOG? ?()ON OR LOGIN? ? OR LOG? ?()IN OR PASSWORD? ? OR PASS()WORD? ?
S4	140	S1(S)S2(S)S3
S5	136	RD (unique items)
S6	84	S5 NOT PY>1999
S7	96	S1(10N)S2(10N)S3
S8	90	RD (unique items)
S9	85	S8 NOT PY>1999
S10	59	S1(5N)S2(5N)S3
S11	54	RD (unique items)
S12	53	S11 NOT PY>1999
S13	53	S12 NOT PD>19991105
S14	5	S13 NOT FIRST()FINANCIAL

? show files

File 15:ABI/Inform(R) 1971-2002/Dec 24  
(c) 2002 ProQuest Info&Learning

File 9:Business & Industry(R) Jul/1994-2002/Dec 23  
(c) 2002 Resp. DB Svcs.

File 610:Business Wire 1999-2002/Dec 26  
(c) 2002 Business Wire.

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2002/Dec 26  
(c) 2002 The Gale Group

File 276:ONTAP(R) D&B-Duns Market Identifiers  
(Copr. 1997 D&B)

File 624:McGraw-Hill Publications 1985-2002/Dec 26  
(c) 2002 McGraw-Hill Co. Inc

FT NPL  
(2 of 2)

7/3,K/1 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2002 The Gale Group. All rts. reserv.

02154234 Supplier Number: 55539226 (USE FORMAT 7 FOR FULLTEXT)  
**HealthStar Corp to Acquire 49% of Physiciansite.com for \$36 million in Stock.**

PR Newswire, p5121  
August 24, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 686

7/3,K/2 (Item 2 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2002 The Gale Group. All rts. reserv.

01038999 Supplier Number: 40028835 (USE FORMAT 7 FOR FULLTEXT)  
**MCDONNELL DOUGLAS INTRODUCES TV AND APPLIANCE DEALER SYSTEM**

PR Newswire, pN/A  
April 17, 1987  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 429

7/3,K/3 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

03494121 Supplier Number: 44887252 (USE FORMAT 7 FOR FULLTEXT)  
**Progressive Data Solutions Inc.**

Business Insurance, p28  
August 1, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Tabloid; Trade  
Word Count: 332

7/3,K/4 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

01313537 Supplier Number: 41542753 (USE FORMAT 7 FOR FULLTEXT)  
**Developers automate storefronts**

Computer Reseller News, pN  
Sept 10, 1990  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 356



**7/3,K/5 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

11410717 SUPPLIER NUMBER: 56213211 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Tools for creating a Web storefront. (software for designing a Web site)**  
Rudich, Joe  
Link-Up, 16, 5, 23(1)  
Sept-Oct, 1999  
ISSN: 0739-988X LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2059 LINE COUNT: 00176

**7/3,K/6 (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

11363185 SUPPLIER NUMBER: 55831226 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Q&A with Doug Meadows. (A Decade of Innovation) (interview with the president of video distributor Major Video Concepts) (Interview)**  
Video Business, 19, 35, 40(1)  
August 30, 1999  
DOCUMENT TYPE: Interview ISSN: 0279-571X LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 874 LINE COUNT: 00068

**7/3,K/7 (Item 3 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

07280974 SUPPLIER NUMBER: 15442121 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**American Software Accounts Receivable 3.1. (Software Review) (Evaluation)**  
Tetrault, Peter E.  
Business Credit, v96, n5, p28(2)  
May, 1994  
DOCUMENT TYPE: Evaluation ISSN: 0897-0181 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 869 LINE COUNT: 00066

**7/3,K/8 (Item 4 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

05098516 SUPPLIER NUMBER: 10390028 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Account-ability: Danny Sullivan learned the hard way how problems with accounts payable can jeopardize the future of an otherwise solid business. (Village Shoes; includes articles on managing payables)**  
Fraser, Jill Andresky  
Inc., v13, n3, p72(6)  
March, 1991  
ISSN: 0162-8968 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 5929 LINE COUNT: 00447

7/3,K/9 (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

03522761 SUPPLIER NUMBER: 06762223 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Productivity trends in department stores, 1967-86.**  
Friedman, Brian L.  
Monthly Labor Review, v111, n3, p17(5)  
March, 1988  
CODEN: MLARA ISSN: 0098-1818 LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
WORD COUNT: 3117 LINE COUNT: 00259

7/3,K/10 (Item 6 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

02179903 SUPPLIER NUMBER: 03543427 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Computers for printing management; printers can choose from a flood of  
products of all shapes and sizes.**  
Toth, Debora  
Graphic Arts Monthly, and The Printing Industry, v56, p44(4)  
Dec, 1984  
ISSN: 0017-3312 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 3015 LINE COUNT: 00253

7/3,K/11 (Item 7 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

02174750 SUPPLIER NUMBER: 03452848 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Apparel stores display above-average productivity.**  
Friedman, Brian  
Monthly Labor Review, v107, p37(6)  
Oct, 1984  
CODEN: MLARA ISSN: 0098-1818 LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
WORD COUNT: 3401 LINE COUNT: 00276

Set	Items	Description
S1	271702	ACCOUNTS()RECEIVABLE
S2	16306463	DATABASE? ? OR DATA()BASE? ? OR COMPUTER? ? OR NETWORK? OR ONLINE? OR ON()LINE? OR INTERNET OR WEB OR WWW
S3	1943597	CERTIF? OR AUTHENTICAT? OR VERIF? OR LOGON? ? OR LOG? ?()ON OR LOGIN? ? OR LOG? ?()IN OR PASSWORD? ? OR PASS()WORD? ?
S4	19	S1(5N)S2(5N)S3 NOT FIRST()FINANCIAL
S5	12	RD (unique items)
S6	11	S5 NOT PY>1999
S7	11	S6 NOT PD>19991105

? show files

File 621:Gale Group New Prod.Annou.(R) 1985-2002/Dec 23

(c) 2002 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2002/Dec 26

(c) 2002 The Gale Group

File 613:PR Newswire 1999-2002/Dec 26

(c) 2002 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2002/Dec 23

(c) 2002 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 634:San Jose Mercury Jun 1985-2002/Dec 24

(c) 2002 San Jose Mercury News

File 148:Gale Group Trade & Industry DB 1976-2002/Dec 23

(c)2002 The Gale Group

File 20:Dialog Global Reporter 1997-2002/Dec 26

(c) 2002 The Dialog Corp.

this...only, be a state revenue agency (alternatively a county agency, municipality or any other revenue **collection agency** ). The network computer I is also connected to an input mechanism

Claim

... said remote seller; and further comprising steps of, remitting said tax amount to a tax **collection agency** for said tax jurisdiction in which said purchaser is located, and informing said tax **collection agency** of a tax payer registration identification of said remote seller.

22 A remote sales tax...tax remittance mechanism that forwards a tax payment collected by said remote seller to a **collection agency** for the tax jurisdiction of the purchaser along with the registration identification of said remote...

...mechanism configured to encrypt and decrypt messages communicated to the remote seller and respective tax **collection agencies** .

30 The facility of Claim 25, wherein:  
said processor is configured to identify from said...being configured to remit a tax payment collected by the remote seller to a revenue **collection agency** responsible for collecting taxes for taxable purchases made by id purchaser, said processor including with the tax payment a registration identification sal issued by the registration agency affiliated with revenue **collection agency** . 3 3. The facility of Claim 3 1, wherein:

said communications interface includes an Internet...

...mechanism configured to encrypt and decrypt messages communicated to the remote seller and respective tax **collection agencies** .

18/5,K/78 (Item 78 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00771302 \*\*Image available\*\*

**SYSTEM AND METHOD FOR MONITORING COLLECTION ACTIVITY ASSOCIATED WITH DELINQUENT DEBTOR ACCOUNTS**

**SYSTEME ET PROCEDE PERMETTANT DE CONTROLER LES ACTIVITES DE RECOUVREMENT LIEES AUX COMPTES DE DEBITEURS DEFAILLANTS**

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

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Legal Representative:

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US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200104810 A1 20010118 (WO 0104810)

Application: WO 2000US18362 20000705 (PCT/WO US0018362)

Priority Application: US 99143034 19990709; US 99143068 19990709; US  
99143070 19990709; US 99143096 19990709

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 5177

#### English Abstract

A system and method for tracking collection activity of collection entities with respect to delinquent debtor accounts (130). A central computing center (110) receives information associated with delinquent debtor accounts (130) from one or more sources of collection activity information. The central computing center (110) accumulates this data. The collection activity data is shared with users (creditors (100), **collection agencies** (125), etc.) on a periodic or on-demand basis to allow the user to review and evaluate the collection activity.

Legal Status (Type, Date, Text)

Publication 20010118 A1 With international search report.

Examination 20010426 Request for preliminary examination prior to end of 19th month from priority date

Correction 20020725 Corrected version of Pamphlet: pages 1/18-18/18, drawings, replaced by new pages 1/18-18/18; due to late transmittal by the receiving Office

Republication 20020725 A1 With international search report.

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

#### English Abstract

...center (110) accumulates this data. The collection activity data is shared with users (creditors (100), **collection agencies** (125), etc.) on a periodic or on-demand basis to allow the user to review...

#### Detailed Description

... problem of collecting on delinquent debtor accounts. Often, creditors refer their delinquent accounts to a **collection agency** or law firm, depending on the nature of the debt, the type of debtor and...

...desirable to enable creditors to periodically monitor the collection activity of a law firm or **collection agency** in order to assess and select the best and most successful law firms or **collection agencies**.

#### SUMMARY OF THE INVENTION

The present invention is directed to a system and a method...

...of a creditor.

The accumulated collection activity data is shared with users (such as creditors, **collection agencies**, law firms and other entities) on a periodic or on-demand basis to allow the...

...a block diagram illustrating the interaction of a creditor, central computing center, law firm or **collection agency** and debtor.  
FIG. 2 is a block diagram showing how the central computing center shares ...

...a map of the United States that enables geographical-based searching about collection activity of **collection agencies**, similar to FIG. 4.

FIG. 10 illustrates a screen containing county maps of a state that enables county-based searching about collection activity of **collection agencies**, similar to FIG.

5.

FIG. 11 illustrates a screen that displays information for accounts in a spreadsheet format for the county and **collection agency** selected from the screen in FIG. 10.

FIG. 12 illustrates a screen that contains...

...such as the average number of days before a telephone attempt is made by a **collection agency** on accounts.

FIG. 15 illustrates a graphical diagram that shows comprehensive productivity and quality performance information for various **collection agencies** used by a creditor.

FIG. 16 illustrates a search query screen to enter information for...

...delinquent debtor accounts associated with debtors 130. Collection entities, such as law firms 120 and **collection agencies** 125, are hired by the creditors 100 to collect on these delinquent debtor accounts. Creditors may directly select a particular law firm or **collection agency** and transmit the delinquent account to that collection entity. Alternatively, creditors may employ the services...

...referral center 105 is the National Attorney Network (NAN). The particular law firms 120 and **collection agencies** 125 selected for handling a delinquent debtor account are typically based on the geographic proximity ...

...action against the debtors 130 associated with the delinquent accounts referred to them and the **collection agencies** 125 contact debtors 130 to collect on their delinquent accounts.

Any one creditor 100 may...

...the referral center 105, retain the services of several different law firms 120 and/or **collection agencies** 125 in the same geographical location, or in diverse locations around the country.

Information pertaining...

...125 is important to the creditors 100, as well as to individual law

firms 120, **collection agencies** 125, and other entities (hereinafter referred to as users). The collection activity information or data is generated by the law firms 120, **collection agencies** 125, creditors 100, referral center 105, or third party entities (such as third party payment...

...the central computing center I 1 0 communicates with creditors I 00, law firms 120, **collection agencies** 125 and other entities. The central computing center 1 1 0 comprises one or more...

...114. Similarly, each law firm 120 comprises a personal or other computer 122 and each **collection agency** 125 comprises a personal or other computer 127. The central computing center I 1 0...

...communication to network(s) 107 with the computing equipment of each law firm 120 and **collection agency** 125 to receive updated collection activity information about debtor accounts pursued by those collection entities...

...0 makes all or certain portions of this data available to users (creditors, law firms, **collection agencies** or other entities) in a format that is easy to understand and evaluate. Alternatively, the...

...program is provided for execution by the user's computer (such as a computer 102, **collection agency** computer 127, law firm computer 122 or a computer of any other entity) that enables...

...debtor accounts for multiple creditors, collection activity data for all or certain law firms or **collection agencies**, etc. The user may communicate with the central computing center I 10 via communication network...

...information data associated with the collection activity of all collection entities (law firms 120 and **collection agencies** 125) handling accounts for a creditor and any debtor information on a debtor. The central computing center 1 10 knows which law firms 120 and **collection agencies** 125 are handling a creditor's accounts because collection entity identification information ...information made available by the central computing center I 1 0 may be creditor specific, **collection agency** specific, law firm specific, for all creditors in general, etc., depending on the desire and...

...FIGs. 9-15 illustrate screens that can be displayed when the collection entity is a **collection agency**. In step 220, a geographical map of a region is displayed and viewed.

For example...transactions and financial transactions that have been posted onto the account (by the law firm, **collection agency**, creditor, a third party payment processor or other entity).

Two additional grids are provided that...

...that are displayed to a user in the case where the collection entity is a **collection agency**. Similar to FIG. 4, FIG. 9 illustrates a screen that shows performance of **collection agencies** on a national basis for all accounts placed by a creditor. The map may be...

Fulltext Availability:  
Detailed Description  
Claims  
Fulltext Word Count: 7995

#### English Abstract

A system and method for transaction processing includes a central repository of transaction information which can be accessed by a variety of participants who may be located over a wide geographic area in the recovery process of a property unit such as a vehicle or other collateral. Interfacing with a variety of computer systems over a communication network, such as the Internet, allows interchange of data relating to the recovery process and centralized coordination of the recovery process.

#### Detailed Description

... might also need the services of an investigator/recovery, repossession agent/bailiff, skiptrace agent or **collection agency** to recover the collateral.

In a conventional arrangement, a lender or insurer transaction involves extensive...agents, attorneys, receivers, trustees, property managers, real estate brokers, escrow or title agents, insurance carriers, **collection agencies**, reporting agencies, credit bureaus, police, customs, INS (Immigration, Naturalization Services), NICB(National Insurance Crime Bureau...trustees, attorneys, property managers, real estate brokers, sales agents, escrow/title agents, adjusters, insurance agencies, **collection agencies**. A lender, insurer or agent can also communicate via the Recovery Module 140 with a...

...the unit. After the sale, if there is an outstanding balance due, an attorney or **collection agency** can be assigned for the collection of the balance. These interactions would take place via...

18/5,K/92 (Item 92 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00509176 \*\*Image available\*\*  
COMPUTER-BASED SYSTEM, COMPUTER PROGRAM PRODUCT AND METHOD FOR RECOVERING  
TAX REVENUE  
SYSTEME INFORMATISE, PROGRAMMES INFORMATIQUES, ET PROCEDES ASSOCIES, DE  
RECouvreMENT DES RECETTES FISCALES

Patent Applicant/Assignee:

TARICANI Joseph F Jr,

Inventor(s):

TARICANI Joseph F Jr,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9940528 A1 19990812

Application: WO 99US1478 19990209 (PCT/WO US9901478)

Priority Application: US 9874357 19980210; US 9876502 19980302; US  
9882554 19980421; US 9878616 19980514

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT



BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA  
GN GW ML MR NE SN TD TG

Main International Patent Class: **G06F-017/60**

International Patent Class: H04L-009/00

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 12780

#### English Abstract

An effective and efficient system for recovering tax revenue. One implementation is to recover tax revenue currently not being recovered by storing data in a database (2) indicating interstate sales (7) transactions on which a seller does not collect a designated tax, such as a sales tax. This database (2) is part of a computer network (1) which organizes and stores data in the database (2) and automatically sends out tax due notices to purchasers when data in the database indicates that an interstate sale (7) has taken place and no designated tax has been collected from the purchaser by the seller. This database (2) can also be updated to reflect payment of the tax indicated in the tax due notice, and can automatically remit appropriate revenues to a revenue agency (4) when the tax due notice has been paid. One implementation is also collecting a simplified tax on all interstate sales (7) transactions, and then storing data in a database (2) indicating this collected simplified tax and data as to a revenue agency entitled to the tax based on the purchaser, the state of residence of the purchaser, etc. Based on this data in the database (2), the collected simplified taxes can be proportioned to the appropriate revenue agency (4).

#### Detailed Description

... program products exists to assist in routing collected revenue on sales taxes to appropriate revenue **collection agencies**. Accordingly, a further object of the present invention is to provide ...only, be a state revenue agency (alternatively a county agency, municipality or any other revenue **collection agency**). The network computer 1 is also connected to an input mechanism 3, via link L3...

18/5,K/93 (Item 93 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00501658 \*\*Image available\*\*

**ELECTRONIC INVOICING AND COLLECTION SYSTEM AND METHOD**

**SYSTEME ET PROCEDE ELECTRONIQUES DE FACTURATION ET DE RECouvreMENT**

Patent Applicant/Assignee:

INFORMATION RETRIEVAL CONSULTANTS (EUROPE MIDDLE;EAST AFRICA) LIMITED,

INFORMATION RETRIEVAL CONSULTANTS (WORLDWIDE HOLDINGS) LIMITED,

Inventor(s):

ZERVIDES Andronicos,

TSAPPI Philip,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9933010 A1 19990701

Application: WO 98IB2146 19981215 (PCT/WO IB9802146)

Priority Application: US 97996789 19971223

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA  
UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT  
BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA  
GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7797

#### English Abstract

An electronic commerce invoicing and collection system (EICS) which provides the services of invoicing, automatic "past due" reminders in a real time recorded/registered format is described. Customers of a supplier are encouraged to pay invoices promptly via increased leverage of the supplier, public disclosure of a customer's payment behavior, and donations to charity. An integral part of this invention is accurate payment analysis statistics data that exceeds the detail and timeliness of present systems. The EICS provides a methodology to enable banks to minimize their risk when lending money and save on customer auditing fees. The system and method also provide for bank charges, bank interest payments, factoring charges, and charities to be subsidized by customers who pay their invoices late. The result of such a system and method is customer payment behavior modification.

#### Detailed Description

... a portion of the surcharge to a charity.

By serving as the main invoicing and **collection service** for all business transactions between a customer and a supplier, the EICS has access to...

19/5,K/2 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00938102

**METHODS AND SYSTEMS FOR PROVIDING DEBT RECOVERY PARTNERSHIP  
PROCEDES ET SYSTEMES POUR ACCORD DE PARTENARIAT AUX FINS DE RECUPERATION DE  
DETTE**

Patent Applicant/Assignee:

CAPITAL ONE FINANCIAL CORPORATION, 2980 Fairview Park Drive, Falls Church, VA 22042, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow,, Garrett,

& Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US,  
Patent and Priority Information (Country, Number, Date):

Patent: WO 200271185 A2 20020912 (WO 0271185)

Application: WO 2002US5775 20020228 (PCT/WO US0205775)

Priority Application: US 2001795120 20010301

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 8444

#### English Abstract

Methods and systems for collecting payments from customers having delinquent accounts are disclosed. Under a debt recovery partnership, a debt recovery service extends an offer for a debt recovery product to a customer with a delinquent account. If the offer is accepted, the debt recovery service receives an acceptance to the offer from the customer and, thereafter, pays a commission for the delinquent account to the partner. The partner ceases attempts to collect payments on the delinquent account corresponding to the accepted offer and continues attempts to collect payments on delinquent accounts not corresponding to an accepted offer.

12/TI/1 (Item 1 from file: 348)  
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Data managing method, data managing system, data managing apparatus, data handling apparatus, computer program, and recording medium  
Verfahren, System und Vorrichtung zum Verwalten von Daten, Datenhandlungsgerat, Rechnerprogramm und Speichermedium  
Methode, systeme et appareil de gestion de donnees, appareil de manipulation de donnees, programme informatique et support d'enregistrement

12/TI/2 (Item 2 from file: 348)  
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Monitoring system for determining and communicating a cost of insurance  
Überwachungssystem zum Bestimmen und Übermitteln von Versicherungskosten  
Systeme de surveillance pour determiner et communiquer le cout d'une assurance

12/TI/3 (Item 3 from file: 348)  
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Electronic ticket system, collecting terminal, service providing terminal, user terminal, electronic ticket correcting method and recording medium  
Elektronisches Ticket System, Sammlungsterminal, Dienstleistungsterminal, Gebraucherterminal, Verfahren zum Verbessern eines elektronischen Tickets und Aufzeich  
Systeme de tickets electroniques, terminal de collection, terminal de prestation de services, terminal d'utilisateur, methode electronique de correction de tick

12/TI/5 (Item 5 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR PROVIDING MEASUREMENT, AND UTILIZATION OF, NETWORK LATENCY IN TRANSACTION-BASED PROTOCOLS  
PROCEDE ET APPAREILS DESTINES A DES MESURES, LEUR UTILISATION, TEMPS DE LATENCE DE RESEAU DANS DES PROTOCOLES A BASE DE TRANSACTIONS

12/TI/7 (Item 7 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

FREE-MARKET ENVIRONMENTAL MANAGEMENT SYSTEM HAVING INSURED CERTIFICATION TO A PROCESS STANDARD  
SYSTEME DE GESTION ECOLOGIQUE LIBERALE CERTIFIE CONFORME A UNE NORME

12/TI/8 (Item 8 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

DETECTING COMPROMISED BALLOTS  
DETECTION DE BULLETINS DE VOTE COMPROMIS

12/TI/9 (Item 9 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES  
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,  
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

12/TI/10 (Item 10 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

APPARATUS, METHOD AND SYSTEM FOR TRACKING INFORMATION ACCESS  
APPAREIL, PROCEDE ET SYSTEME POUR METTRE EN OEUVRE UN SUIVI D'ACCES AUX  
INFORMATIONS

12/TI/11 (Item 11 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ELECTRONIC VOTING SYSTEM  
SYSTEME DE VOTE ELECTRONIQUE

12/TI/12 (Item 12 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

OPTICAL MEMORY CARD BASED E-COMMERCE BUSINESS METHOD  
PROCEDE DE TRANSACTION COMMERCIALE ELECTRONIQUE BASEE SUR UNE CARTE DE  
MEMOIRE OPTIQUE

12/TI/13 (Item 13 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SCALABLE SYSTEM FOR MONITORING NETWORK SYSTEM AND COMPONENTS AND  
METHODOLOGY THEREFORE  
SYSTEME EVOLUTIF POUR CONTROLER UN SYSTEME ET DES ELEMENTS D'UN RESEAU, ET  
METHODOLOGIE ASSOCIEE

12/TI/15 (Item 15 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTEGRATED LIFE PLANNING METHOD AND SYSTEMS AND PRODUCTS FOR IMPLEMENTATION  
PROCEDE INTEGRE DE PLANIFICATION DE VIE ET SYSTEMES ET PRODUITS POUR SON  
APPLICATION

12/TI/16 (Item 16 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR STOCK HOLDERS TO TAKE REMOTE DECISIONS DURING  
OPERATIONS CONCERNING SAID STOCK  
PROCEDE ET SYSTEME PERMETTANT AUX TITULAIRES DE TITRES DE PRENDRE, A  
DISTANCE, DES DECISIONS LORS D'OPERATIONS AFFECTANT CES TITRES

12/TI/17 (Item 17 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A METHOD AND SYSTEM FOR FACILITATING BUYING AND SELLING TRANSACTIONS  
PROCEDE ET SYSTEME PERMETTANT DE FACILITER DES OPERATIONS DE VENTE ET  
D'ACHAT

12/TI/18 (Item 18 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

DISTRIBUTIVE ACCESS CONTROLLER  
CONTROLEUR D'ACCES DISTRIBUTIF

12/TI/19 (Item 19 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR PROVIDING A FRAMEWORK FOR PROCESSING MARKUP LANGUAGE  
DOCUMENTS  
PROCEDE ET SYSTEME PERMETTANT DE FOURNIR UN CADRE DESTINE AU TRAITEMENT DE  
DOCUMENTS EN LANGAGE DE BALISAGE

12/TI/20 (Item 20 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

WEB-BASED COLLABORATIVE DATA COLLECTION SYSTEM  
SYSTEME DE COLLECTE DE DONNEES COLLABORATIVES SUR LE WEB

12/TI/21 (Item 21 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INFORMATION TRADING SYSTEM AND METHOD  
SYSTEME ET PROCEDE D'ECHANGE D'INFORMATIONS

12/TI/22 (Item 22 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

COMPUTERIZED SYSTEM AND DATA MANAGEMENT METHOD AND SYSTEM  
SYSTEME INFORMATISE ET PROCEDE ET SYSTEME DE GESTION DE DONNEES

12/TI/23 (Item 23 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SERVICE QUALITY MONITORING PROCESS  
PROCEDE DE SURVEILLANCE DE QUALITE DE SERVICE

12/TI/24 (Item 24 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A NETWORK DEVICE FOR SUPPORTING MULTIPLE UPPER LAYER NETWORK PROTOCOLS OVER  
A SINGLE NETWORK CONNECTION  
DISPOSITIF DE RESEAU COMPATIBLE AVEC PLUSIEURS PROTOCOLES DE RESEAU A  
COUCHE SUPERIEURE VIA UNE SEULE CONNEXION RESEAU

12/TI/25 (Item 25 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ONLINE GAMING WITH PRIZE INCENTIVES  
JEU EN LIGNE AVEC SYSTEME D'INCITATION PAR REMISE DE PRIX

12/TI/26 (Item 26 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR TRANSFERRING MONEY IN BUSINESS-TO-BUSINESS INTERNET  
TRANSACTIONS  
PROCEDE ET SYSTEME DE TRANSFERT D'ARGENT DANS DES TRANSACTIONS ENTRE  
ENTREPRISES SUR INTERNET

12/TI/27 (Item 27 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ELECTRONIC BOND & GUARANTY PROCESS AND BUSINESS METHOD  
PROCESSUS ELECTRONIQUE DE CAUTIONNEMENT ET DE GARANTIE ET PROCEDE  
COMMERCIAL

12/TI/28 (Item 28 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

CENTRALIZED IDENTITY AUTHENTICATION FOR ELECTRONIC COMMUNICATION NETWORKS  
AUTHENTIFICATION CENTRALISEE D'IDENTITE POUR RESEAUX DE COMMUNICATION  
ELECTRONIQUE

12/TI/30 (Item 30 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SERVER MODULE AND A DISTRIBUTED SERVER-BASED INTERNET ACCESS SCHEME AND  
METHOD OF OPERATING THE SAME  
MODULE SERVEUR ET SYSTEME REPARTI D'ACCES A INTERNET BASE SUR UN SERVEUR,  
AINSI QUE PROCEDE PERMETTANT DE FAIRE FONCTIONNER LEDIT SYSTEME

12/TI/31 (Item 31 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR REMOTELY MANAGING BUSINESS AND EMPLOYEE  
ADMINISTRATION FUNCTIONS  
PROCEDE ET SYSTEME DESTINES A GERER A DISTANCE DES ENTREPRISES ET DES  
FONCTIONS D'ADMINISTRATION DES EMPLOYES

12/TI/32 (Item 32 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A METHOD AND SYSTEM FOR COORDINATING REAL ESTATE APPOINTMENTS  
PROCEDE ET SYSTEME POUR LA COORDINATION DE RENDEZ-VOUS IMMOBILIERS

12/TI/33 (Item 33 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

BUSINESS TRANSACTIONS USING THE INTERNET

TRANSACTIONS D'AFFAIRES UTILISANT L'INTERNET

12/TI/34 (Item 34 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR ELECTRONIC DISTRIBUTION AND COLLECTION OF SURVEY  
INFORMATION  
PROCEDE ET SYSTEME DE DISTRIBUTION ET DE COLLECTE ELECTRONIQUE DES  
INFORMATIONS CONTENUES DANS DES ENQUETES

12/TI/35 (Item 35 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS AND METHODS OF ON-LINE BOOKING OF CRUISES, MATCHING CUSTOMER  
PREFERENCES WITH AVAILABLE OPTIONS, DISPLAYING CRUISE LINE PRICING  
DATA, COMPARING PRODUCT INFORMATION AND MAINTAINING CLIENT  
RELATIONSHIPS  
SYSTEMES ET PROCEDES DE VENTE ET RESERVATION EN LIGNE DE CROISIERES  
CORRESPONDANT AUX PREFERENCES DES CLIENTS PARMI LES OPTIONS OFFERTES,  
PRESENTANT LES PRIX DES COMPAGNIES, COMPARANT LES INFORMATIONS SUR LES  
PRODUITS, ET ASSURANT LE SERVICE A LA CLIENTELE

12/TI/36 (Item 36 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A  
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF  
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE  
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET  
PROCEDE ASSOCIE

12/TI/37 (Item 37 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE  
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE  
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE  
D'APPROVISIONNEMENT RESEAUTE

12/TI/38 (Item 38 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND  
METHOD THEREOF  
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT  
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

12/TI/39 (Item 39 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING  
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT



AND METHOD THEREOF  
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES  
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN  
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET  
PROCEDE ASSOCIE

12/TI/40 (Item 40 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF  
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A  
MARKET SPACE INTERFACE  
PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE  
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION  
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

12/TI/42 (Item 42 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF  
THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS  
SYSTEME ET PROCEDE PERMETTANT DE DIVISER UN VERSEMENT ET DE REPARTIR UNE  
PARTIE DES FONDS ENTRE PLUSIEURS PRODUITS D'INVESTISSEMENT

12/TI/43 (Item 43 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR ADMINISTERING ELECTRONIC PROMOTIONS  
SYSTEME ET PROCEDE DE GESTION DE PROMOTIONS ELECTRONIQUES

12/TI/44 (Item 44 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

REDEMPTION SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A  
RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK  
SYSTEMES ET PROCEDES D'ENCAISSEMENT, LORS DE L'ENTREE EN POSSESSION PAR UN  
ACHETEUR, CHEZ UN DETAILLANT, D'UN PRODUIT ACHETE PAR L'INTERMEDIAIRE  
D'UN RESEAU DE TELECOMMUNICATIONS

12/TI/45 (Item 45 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR ESTABLISHING AND ENHANCING THE CREDITWORTHINESS OF  
INTELLECTUAL PROPERTY  
PROCEDE ET APPAREIL PERMETTANT D'ETABLIR ET DE RENFORCER LA SOLVABILITE PAR  
LA PROPRIETE INTELLECTUELLE

12/TI/46 (Item 46 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

COMPARATIVE QUOTING SYSTEM  
SYSTEME DE COTATION COMPARATIVE

12/TI/47 (Item 47 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR ELECTRONICALLY PROCESSING TRANSACTIONS FOR  
VARIABLY PRICED GOODS AND SERVICES, AND THE PRODUCTION OR AVAILABILITY  
PLANNING OF SAME

PROCEDE ET SYSTEME DE TRAITEMENT ELECTRONIQUE DE TRANSACTIONS DE BIENS ET  
DE SERVICES A PRIX VARIABLES, ET PLANIFICATION DE LA PRODUCTION OU DE  
LA MISE EN MARCHE DESDITS BIENS ET SERVICES

12/TI/50 (Item 50 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

NETWORK MANAGEMENT SYSTEM  
SYSTEME DE GESTION DE RESEAU

12/TI/51 (Item 51 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR MANAGING DATA FOR USE BY DATA APPLICATIONS  
PROCEDE ET DISPOSITIF DE GESTION PAR APPLICATIONS DE DONNEES

12/TI/52 (Item 52 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS  
PROTECTION  
SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION  
DE DROITS ELECTRONIQUES

12/TI/53 (Item 53 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PERSONAL INFORMATION SECURITY AND EXCHANGE TOOL

18/TI/1 (Item 1 from file: 348)

DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Log collecting/analyzing system with separated functions of collecting log information and analyzing the same

Logbucherfassung- und Analysesystem mit separaten Funktionen von Loginformationserfassung und -analyse

Système pour la collection et l'analyse de journal avec l'étape de collection d'information de journal séparée de l'étape d'analyse

18/TI/2 (Item 2 from file: 348)

DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Method for managing product information and method for requesting repairs

Verfahren für die Verwaltung von Produktinformation und Verfahren für Reparaturanforderungen

Méthode de gestion d'information de produits et méthode pour requérir des réparations

18/TI/3 (Item 3 from file: 348)

DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

An information directory system

Verzeichnissystem für Informationen

Système d'information de repertoire

18/TI/4 (Item 4 from file: 348)

DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

System and method for converting check-based bill payments to electronic form

System und Verfahren zum Umsetzen von auf Schecks basierten Rechnungsbezahlungen in elektronische Form

Système et méthode pour mettre des paiements de factures avec chèques sous forme électronique

18/TI/5 (Item 5 from file: 348)

DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Online payment system and merchandizing center

On-line Bezahlungssystem und Handelszentrum

Système de paiement en ligne et centre de marchandage

18/TI/7 (Item 7 from file: 348)

DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Expendable management method and system

Verfahren und System zum Verwalten von Wegwerfprodukten

Méthode et système pour la gestion de consommables

18/TI/8 (Item 8 from file: 348)

DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

WORKFLOW MANAGEMENT SYSTEM  
SYSTEM ZUR ARBEITSFLUSSVERWALTUNG  
SYSTEME DE GESTION ELECTRONIQUE DE PROCESSUS

18/TI/9 (Item 9 from file: 348)  
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

ROYALTY COLLECTION METHOD AND SYSTEM FOR USE OF COPYRIGHTED DIGITAL  
MATERIALS ON THE INTERNET  
VERFAHREN UND SYSTEM UM URHEBERRECHTSGEBUHRN IM INTERNET FUR  
URHEBERRECHTSGESCHUTZTE DIGITALISIERTE DATEN ZU ERHEBEN  
METHODE ET SYSTEME DE PERCEPTION DES REDEVANCES UTILISABLES POUR DES  
PRODUITS NUMERIQUES PROTEGES PAR LA LOI SUR LE DROIT D'AUTEUR SUR  
L'INTERNET

18/TI/10 (Item 10 from file: 348)  
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

MOBILE ELECTRONIC COMMERCE SYSTEM  
MOBILES ELEKTRONISCHES HANDELSYSTEM  
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

18/TI/11 (Item 11 from file: 348)  
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

WRITE BARRIER APPARATUS AND METHOD FOR TRAPPING GARBAGE COLLECTION PAGE  
BOUNDARY CROSSING POINTER STORES  
SCHREIBSCHRANKEN-EINRICHTUNG UND VERFAHREN ZUM TRAPPING VON  
ZEIGER-SCHREIBBEFEHLEN BEI GARBAGE-SAMMLUNGS-SEITENGRENZUBERSCHREITUNG  
APPAREIL ET PROCEDE METTANT EN OEUVRE UNE BARRIERE D'ECRITURE POUR  
INTERCEPTER DES COMMANDES D'ECRITURE DE POINTEURS AU FRANCHISSEMENT DE  
FRONTIERE DE PAGE DE RECUPERATION DE POSITIONS LIBRES

18/TI/14 (Item 14 from file: 348)  
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

System and method for software application event collection  
System und Verfahren zur Sammlung von Softwareanwendungsereignissen  
Systeme et procede pour recueillir des evenements d'applications de  
logiciel

18/TI/15 (Item 15 from file: 348)  
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Host-programmable input/output terminal.  
Host-Rechnerprogrammierbare Eingabe/Ausgabe-Datenstation.  
Terminal d'entree/sortie programmable par l'ordinateur hote.

18/TI/16 (Item 16 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS AND METHODS FOR DELIVERING INFORMATION WITHIN A GROUP  
COMMUNICATIONS SYSTEM

SYSTEMS AND METHODS FOR DELIVERING INFORMATION WITHIN A GROUP  
COMMUNICATIONS SYSTEM

18/TI/17 (Item 17 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR PROVIDING A REAFFIRMATION CREDIT CARD INCLUDING AN  
INCREASING CREDIT LIMIT  
SYSTEME ET PROCEDE D'ETABLISSEMENT D'UNE REAFFIRMATION DE CARTE DE CREDIT  
COMPRENANT UNE AUGMENTATION DE LA LIMITE DE CREDIT

18/TI/18 (Item 18 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS AND SYSTEMS FOR PROVIDING DEBT RECOVERY PARTNERSHIP  
PROCEDES ET SYSTEMES POUR ACCORD DE PARTENARIAT AUX FINS DE RECUPERATION DE  
DETTE

18/TI/19 (Item 19 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

DETECTING COMPROMISED BALLOTS  
DETECTION DE BULLETINS DE VOTE FALSIFIES

18/TI/20 (Item 20 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR MONITORING GUARANTEED LOANS AND NOTIFYING  
GUARANTORS  
PROCEDE ET DISPOSITIF PERMETTANT DE SURVEILLER DES PRETS GARANTIS ET DE  
NOTIFIER DES GARANTS

18/TI/21 (Item 21 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR PROVIDING LOAN INFORMATION TO MULTIPLE PARTIES  
PROCEDE ET DISPOSITIF PERMETTANT DE FOURNIR A DES PARTIES MULTIPLES DES  
INFORMATIONS SUR DES PRETS

18/TI/22 (Item 22 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INFORMATION COLLECTING METHOD USING PORTABLE COMMUNICATION TERMINAL  
PROCEDE DE COLLECTE D'INFORMATION UTILISANT UN TERMINAL DE COMMUNICATION  
PORTATIF

18/TI/23 (Item 23 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR THE MANAGEMENT OF GENOMIC DATA  
SYSTEME ET PROCEDE DE GESTION GENOMIQUE

18/TI/24 (Item 24 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS AND METHODS FOR MANAGING ACCOUNTS  
SYSTEMES ET PROCEDES DE GESTION DE COMPTES

18/TI/25 (Item 25 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR CONSUMMATING A FINANCIAL TRANSACTION AT A  
POINT-OF-SALE BASED ON SECURE ELECTRONICS COMMUNICATIONS OVER AN  
ACTIVE, FULL-TIME PUBLIC NETWORK  
SYSTEME ET PROCEDE POUR MENER A BIEN UNE TRANSACTION FINANCIERE SUR UN  
POINT DE VENTE AVEC UTILISATION DE COMMUNICATIONS ELECTRONIQUES  
SECURISEES VIA UN RESEAU PUBLIC ACTIF A PLEIN TEMPS

18/TI/26 (Item 26 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

APPARATUS, METHODS AND ARTICLES OF MANUFACTURE FOR EXECUTING COMPUTERIZED  
TRANSACTION PROCESSES  
APPAREILS, PROCEDES ET ARTICLES MANUFACTURES PERMETTANT D'EFFECTUER DES  
TRANSACTIONS INFORMATIQUES

18/TI/27 (Item 27 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR AUTOMATED COMMODITIES TRANSACTIONS INCLUDING AN  
AUTOMATIC HEDGING FUNCTION  
SYSTEME ET PROCEDE DE TRANSACTIONS AUTOMATISEES DE MARCHANDISES COMPRENANT  
UNE FONCTION DE COUVERTURE

18/TI/28 (Item 28 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A METHOD AND SYSTEM FOR MERCHANT-TO-MERCHANT REFERRALS AND ITEM BROKERING  
PROCEDE ET SYSTEME POUR NEGOCIER DES ARTICLES ET DES REFERENCES DE  
COMMERCANT A COMMERCANT

18/TI/29 (Item 29 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD FOR CREATING A USER PROFILE THROUGH GAME PLAY  
PROCEDE DE CREATION D'UN PROFIL D'UTILISATEUR PAR LE BIAIS D'UN JEU

18/TI/30 (Item 30 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

AUCTION MANAGEMENT  
GESTION DE VENTES AUX ENCHERES

18/TI/31 (Item 31 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PRICE DISCOVERY AND NEGOTIATIONS AND RELATED PROCESSES  
DETERMINATION ET NEGOCIATION DE PRIX ET PROCEDES ASSOCIES

18/TI/32 (Item 32 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

POINT OF SALE CHECK SERVICE  
SERVICE DE CHEQUE AU POINT DE VENTE

18/TI/34 (Item 34 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS  
SYSTEME DE TRANSFERT DE VALEUR POUR DES CLIENTS SANS COMPTE DE BANQUE

18/TI/35 (Item 35 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

DISTRIBUTED NETWORK MANAGEMENT SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE GESTION DE RESEAU DISTRIBUE

18/TI/36 (Item 36 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

APPARATUS AND METHOD FOR PROVIDING TRADE CREDIT INFORMATION AND/OR TRADE  
CREDIT INSURANCE INFORMATION  
APPAREIL ET PROCEDE PERMETTANT DE FOURNIR DES INFORMATIONS RELATIVES AU  
CREDIT COMMERCIAL ET/OU DES INFORMATIONS RELATIVES AUX ASSURANCES DE  
CREDIT COMMERCIAL

18/TI/37 (Item 37 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SECURE MEDICAL TEST AND RESULT DELIVERY SYSTEM  
SYSTEME SECURISE DE TESTS MEDICAUX ET DE REMISE DE RESULTATS

18/TI/38 (Item 38 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SECURE TEST AND TEST RESULT DELIVERY SYSTEM  
SYSTEME SUR DE TEST ET DE DELIVRANCE DES RESULTATS DU TEST

18/TI/39 (Item 39 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (DEVICE FABRICATION)  
SYSTEME D'AUTHENTIFICATION NUMERIQUE D'UNE PRESENCE PHYSIQUE (FABRICATION  
DU DISPOSITIF)

18/TI/40 (Item 40 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR EFFICIENT MANAGEMENT OF XML DOCUMENTS  
PROCEDE ET APPAREIL DE GESTION EFFICACE DE DOCUMENTS XML

18/TI/42 (Item 42 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

OBJECT SAMPLING TECHNIQUE FOR RUNTIME OBSERVATIONS OF REPRESENTATIVE  
INSTANCES THEREOF  
TECHNIQUE D'ECHANTILLONNAGE D'OBJETS DESTINEE A DES OBSERVATIONS  
D'EXECUTION D'INSTANCES REPRESENTATIVES CORRESPONDANTES

18/TI/43 (Item 43 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

DYNAMIC ADAPTIVE TENURING OF OBJECTS  
GESTION ADAPTATIVE ET DYNAMIQUE DE LA DUREE D'OBJETS

18/TI/45 (Item 45 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR ROUTING AND PROCESSING FINANCIAL TRANSACTION DATA  
PROCEDE ET SYSTEME D'ACHEMINEMENT ET DE TRAITEMENT DE DONNEES SUR LES  
OPERATIONS FINANCIERES

18/TI/50 (Item 50 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD FOR A NETWORK-BASED TAX MODEL FRAMEWORK  
PROCEDE DESTINE A UNE STRUCTURE DE MODELE FISCAL PAR RESEAU

18/TI/51 (Item 51 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

DIFFERENTIATED CONTENT AND APPLICATION DELIVERY VIA INTERNET  
ENVOI DIFFERENCIE DE CONTENUS ET D'APPLICATIONS VIA INTERNET

18/TI/52 (Item 52 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SOFTGOODS DISTRIBUTION VIA A NETWORK  
DISTRIBUTION DE BIENS DE CONSOMMATION NON DURABLES VIA UN RESEAU

18/TI/53 (Item 53 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR PROVIDING A REAL-TIME QUESTIONING AND REPLYING  
SERVICE  
PROCEDE ET DISPOSITIF ASSURANT UN SERVICE DE QUESTIONS-REPONSES EN TEMPS  
REEL



18/TI/54 (Item 54 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS FOR REMOTE MANAGEMENT OF A NETWORK OF WASTE CONTAINERS  
SYSTEME DE COMMANDE A DISTANCE D'UN RESEAU DE CONTENEURS DE DECHETS

18/TI/55 (Item 55 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (BROADCAST MEDIA)  
SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE (SUPPORTS DE  
RADIODIFFUSION)

18/TI/56 (Item 56 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (SMART E-WALLET)  
SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE (PORTEFEUILLE  
ELECTRONIQUE INTELLIGENT)

18/TI/57 (Item 57 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (POINTS/CASH PURCHASING  
MECHANISM)  
SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE (MECANISME  
D'ACHAT PAR POINTS/EN ESPECES)

18/TI/58 (Item 58 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (WEBPAGE-DEPENDENT  
ACTIVATION)  
SYSTEME D'AUTHENTIFICATION NUMERIQUE PAR PRESENCE PHYSIQUE (ACTIVATION  
DEPENDANTE D'UNE PAGE WEB)

18/TI/59 (Item 59 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (CRYPTO SERVICE PROVIDER  
(CSP))  
SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE (FOURNISSEUR DE  
SERVICES CRYPTOGRAPHIQUES (CSP))

18/TI/60 (Item 60 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM  
SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE

18/TI/61 (Item 61 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD FOR RETRIEVING VEHICULAR COLLATERAL  
PROCEDE DE RECUPERATION D'UN VEHICULE GAGE

18/TI/62 (Item 62 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PARKING MANAGEMENT SYSTEM  
SYSTEME DE GESTION DE PARC DE STATIONNEMENT

18/TI/64 (Item 64 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR ONLINE THIRD PARTY REFERRAL SYSTEM CUSTOMIZED TO THE  
PURCHASER'S NEEDS  
PROCEDE ET SYSTEME DE RECOMMANDATIONS EN LIGNE DIRIGEEES A DES TIERS ET  
REPODANT AUX BESOINS D'ACHETEURS CONCERNES

18/TI/65 (Item 65 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

DIGITAL DATA DISTRIBUTION SYSTEM  
AMELIORATIONS CONCERNANT LA DISTRIBUTION DE DONNEES NUMERIQUES

18/TI/66 (Item 66 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

TRANSACTION TAX COLLECTION SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE RECOUVREMENT DE LA TAXE SUR LES TRANSACTIONS

18/TI/67 (Item 67 from file: 349)  
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METHOD AND SYSTEM FOR MAINTAINING GEOGRAPHIC DATA  
PROCEDE ET SYSTEME DE MISE A JOUR DE DONNEES GEOGRAPHIQUES

18/TI/68 (Item 68 from file: 349)  
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TRAINING, CERTIFYING, ASSIGNING AND COLLABORATING AGENTS AMONG MULTIPLE  
USERS  
FORMATION, CERTIFICATION, ATTRIBUTION ET DE MISE EN COLLABORATION D'AGENTS  
ENTRE PLUSIEURS UTILISATEURS

18/TI/69 (Item 69 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR LOAD BALANCING REQUESTS AMONG  
SERVERS  
SYSTEME, PROCEDE ET ARTICLE POUR EQUILIBREUR DE CHARGE DANS UN  
ENVIRONNEMENT DE STRUCTURES DE SERVICES

18/TI/70 (Item 70 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN E-COMMERCE BASED  
ARCHITECTURE  
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR UNE ARCHITECTURE BASEE SUR  
LE COMMERCE ELECTRONIQUE

18/TI/71 (Item 71 from file: 349)  
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A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR RESOURCE ADMINISTRATION IN  
AN E-COMMERCE TECHNICAL ARCHITECTURE  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ADMINISTRATION DE RESSOURCES  
DANS UNE ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

18/TI/72 (Item 72 from file: 349)  
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A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A HOST FRAMEWORK DESIGN IN  
AN E-COMMERCE ARCHITECTURE  
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION DESTINES A LA CONCEPTION D'UNE  
STRUCTURE D'ORDINATEUR CENTRAL DANS UNE ARCHITECTURE DE COMMERCE  
ELECTRONIQUE

18/TI/74 (Item 74 from file: 349)  
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A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR DETERMINING CAPABILITY  
LEVELS OF A RELEASE MANAGEMENT PROCESS AREA FOR PROCESS ASSESSMENT  
PURPOSES IN AN OPERATIONAL MATURITY INVESTIGATION  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR DETERMINER LES NIVEAUX DE  
CAPACITE D'UNE ZONE DU PROCESSUS DE GESTION DE DIFFUSION A DES FINS  
D'EVALUATION DE PROCESSUS DANS UNE ETUDE DE MATURITE OPERATIONNELLE

18/TI/75 (Item 75 from file: 349)  
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A SYSTEM, METHOD AND COMPUTER PROGRAM FOR DETERMINING CAPABILITY LEVEL OF  
PROCESSES TO EVALUATE OPERATIONAL MATURITY IN AN ADMINISTRATION PROCESS  
AREA  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE VERIFICATION D'UN PROCESSUS A  
MATURITE OPERATIONNELLE PAR DETERMINATION DU NIVEAU D'APTITUDE DANS UN  
DOMAINE DE PROCESSUS TRAITEMENT D'ADMINISTRATION UTILISATEUR

18/TI/77 (Item 77 from file: 349)  
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METHOD AND APPARATUS FOR SETTLING CLAIMS BETWEEN HEALTH CARE PROVIDERS AND  
THIRD PARTY PAYERS USING A SMART CARD ID CARD  
PROCEDE ET APPAREIL DE REGLEMENT D'INDEMNITES ENTRE DES FOURNISSEURS DE  
SOINS MEDICAUX ET DES TIERCES PARTIES QUI PAYENT A L'AIDE D'UNE CARTE  
D'IDENTITE INTELLIGENTE

18/TI/79 (Item 79 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED  
WEB APPLICATION SERVICES  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE  
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

18/TI/80 (Item 80 from file: 349)  
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SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION  
CONCERNING COMPONENTS OF A SYSTEM  
SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE  
PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE  
EN OEUVRE D'UNE TECHNIQUE

18/TI/81 (Item 81 from file: 349)  
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BENCHMARK ANALYSIS SYSTEM  
SYSTEME D'ANALYSE D'EVALUATION

18/TI/82 (Item 82 from file: 349)  
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TECHNIQUES FOR PERFORMING A DATA QUERY IN A COMPUTER SYSTEM  
TECHNIQUES D'EXECUTION D'UNE DEMANDE DE DONNEES DANS UN SYSTEME  
INFORMATIQUE

18/TI/83 (Item 83 from file: 349)  
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TRACKING, CONTROL, AND LOGISTICS SYSTEM AND METHOD  
SUIVI, COMMANDE, ET SYSTEME ET PROCEDE DE LOGISTIQUE

18/TI/84 (Item 84 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

LOGISTICS SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE LOGISTIQUE

18/TI/85 (Item 85 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM FOR REAL-TIME MONITOR AND RESPONSE  
SYSTEME DE SURVEILLANCE ET DE REPONSE EN TEMPS REEL

18/TI/86 (Item 86 from file: 349)  
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SYSTEM AND METHOD FOR THE OPTIMIZATION OF DATA COLLECTION  
SYSTEME ET PROCEDE POUR L'OPTIMISATION DE LA COLLECTE DE DONNEES

18/TI/88 (Item 88 from file: 349)  
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OBJECT LOAD BALANCING  
EQUILIBRAGE DE CHARGE OBJET

18/TI/89 (Item 89 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A MONITORING SYSTEM  
SYSTEME DE SURVEILLANCE

18/TI/90 (Item 90 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ROYALTY COLLECTION METHOD AND SYSTEM FOR USE OF COPYRIGHTED DIGITAL  
MATERIALS ON THE INTERNET  
METHODE ET SYSTEME DE PERCEPTION DES REDEVANCES UTILISABLES POUR DES  
PRODUITS NUMERIQUES PROTEGES PAR LA LOI SUR LE DROIT D'AUTEUR SUR  
L'INTERNET

18/TI/91 (Item 91 from file: 349)  
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SYSTEM FOR OPERATING ON CLIENT DEFINED RULES  
SYSTEME OPERATIONNEL FONCTIONNANT SUR LA BASE DE REGLES DEFINIES PAR LE  
CLIENT

18/TI/94 (Item 94 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

AUTOMATED METER READING SYSTEM  
SYSTEME DE LECTURE AUTOMATIQUE DES COMPTEURS  
? ds

Set	Items	Description
S1	2473	(AGEN? OR DEBT?) (3N)COLLECT?
S2	224	(OWE? ? OR OWING) (3N) (MONEY OR FUND? ? OR MONIES OR DEBT? - OR CASH OR PAYMENT? ?)
S3	2670	S1 OR S2
S4	437628	DATABASE? ? OR DATA()BASE? ? OR COMPUTER? ? OR NETWORK? OR ONLINE? OR ON()LINE? OR INTERNET OR WEB OR WWW
S5	112565	CERTIF? OR AUTHENTICAT? OR VERIF? OR LOGON? ? OR LOG? ?()ON OR LOGIN? ? OR LOG? ?()IN OR PASSWORD? ? OR PASS()WORD? ?
S6	90	S3(S)S4(S)S5
S7	54	S6 AND IC=G06F
S8	240	S3(10N)S4
S9	79	S5(S)S6
S10	54	S9 AND IC=G06F
S11	54	IDPAT (sorted in duplicate/non-duplicate order)
S12	54	IDPAT (primary/non-duplicate records only)
S13	62	COLLECTION()AGENCY
S14	223	COLLECTION() (AGENCY OR AGENCIES OR SERVICE? ?)
S15	112	S14 AND IC=G06F

S16            105    S15 NOT S12  
S17            105    IDPAT (sorted in duplicate/non-duplicate order)  
S18            103    IDPAT (primary/non-duplicate records only)  
S19            2      DEBT()RECOVERY()PARTNERSHIP/TI  
? t s18/ti/95-103

18/TI/95        (Item 95 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

IMPROVED FINANCIAL RISK PREDICTION SYSTEMS AND METHODS THEREFOR  
SYSTEMES ET PROCEDES AMELIORES DE PREVISION DE RISQUE FINANCIER

18/TI/96        (Item 96 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

WRITE BARRIER SYSTEM AND METHOD INCLUDING POINTER-SPECIFIC INSTRUCTION  
VARIANT REPLACEMENT MECHANISM  
SYSTEME ET PROCEDE DE BARRIERE D'ECRITURE COMPRENANT UN MECANISME DE  
REPLACEMENT VARIANT D'UNE INSTRUCTION SPECIFIQUE D'UN POINTEUR

18/TI/97        (Item 97 from file: 349)  
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GENERATION ISOLATION SYSTEM AND METHOD FOR GARBAGE COLLECTION  
SYSTEME ET PROCEDE D'ISOLEMENT PAR GENERATION MIS EN OEUVRE POUR RECUPERER  
DES POSITIONS LIBRES

18/TI/98        (Item 98 from file: 349)  
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COINCIDENCE DETECTION METHOD, PRODUCTS AND APPARATUS  
PROCEDE, PRODUITS ET DISPOSITIF POUR DETECTION DE COINCIDENCES

18/TI/99        (Item 99 from file: 349)  
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METHOD AND APARATUS FOR PROCESSING BILLING TRANSACTIONS  
PROCEDE ET DISPOSITIF DE TRAITEMENT DES TRANSACTIONS DE FACTURATION

18/TI/100       (Item 100 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR HIERARCHICAL CONTROL OF A DISTRIBUTED PROCESSING  
NETWORK  
PROCEDE ET DISPOSITIF POUR LA COMMANDE HIERARCHIQUE D'UN RESEAU DE  
TRAITEMENT REPARTI

18/TI/101       (Item 101 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR ELECTRONIC SALE OF GOODS  
SYSTEME ET PROCEDE POUR LA VENTE ELECTRONIQUE DE BIENS

18/TI/102 (Item 102 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR GENERATING AND PRINTING PRINTOUTS AND FOR DETECTING  
AND PREVENTING ALTERATION OF BANK INSTRUMENT  
SYSTEME ET PROCEDE DE PRODUCTION ET D'IMPRESSION D'IMPRIMES ET DE DETECTION  
ET DE PREVENTION DE L'ALTERATION D'UN EFFET BANCAIRE

18/TI/103 (Item 103 from file: 349)  
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR CHECK CLEARING

Set	Items	Description
S1	2473	(AGEN? OR DEBT?)(3N)COLLECT?
S2	224	(OWE? ? OR OWING)(3N)(MONEY OR FUND? ? OR MONIES OR DEBT? - OR CASH OR PAYMENT? ?)
S3	2670	S1 OR S2
S4	437628	DATABASE? ? OR DATA()BASE? ? OR COMPUTER? ? OR NETWORK? OR ONLINE? OR ON()LINE? OR INTERNET OR WEB OR WWW
S5	112565	CERTIF? OR AUTHENTICAT? OR VERIF? OR LOGON? ? OR LOG? ?()ON OR LOGIN? ? OR LOG? ?()IN OR PASSWORD? ? OR PASS()WORD? ?
S6	90	S3(S)S4(S)S5
S7	54	S6 AND IC=G06F
S8	240	S3(10N)S4
S9	79	S5(S)S6
S10	54	S9 AND IC=G06F
S11	54	IDPAT (sorted in duplicate/non-duplicate order)
S12	54	IDPAT (primary/non-duplicate records only)
S13	62	COLLECTION()AGENCY
S14	223	COLLECTION() (AGENCY OR AGENCIES OR SERVICE? ?)
S15	112	S14 AND IC=G06F
S16	105	S15 NOT S12
S17	105	IDPAT (sorted in duplicate/non-duplicate order)
S18	103	IDPAT (primary/non-duplicate records only)
S19	2	DEBT()RECOVERY()PARTNERSHIP/TI

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File 348:EUROPEAN PATENTS 1978-2002/Dec W03

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File 349:PCT FULLTEXT 1979-2002/UB=20021219,UT=20021212

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